Volume 29, No. 2, February 1997

CAROLINA COUNTRY

Official publication of North Carolina's electric cooperatives

Respecting Our Elders

How to shop for a heat pump

Pages 22-23

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An Important Announcement to North Carolina Homeowners with Equity . . . .

What Would You Do With An Extra $3,600 to $12,000 per year?

How to Get a Fast Mortgage Loan To Pay Off All Your Bills**

(Even If You've Been Turned Down By A Bank Or Mortgage Company)

Rockingham, N.C. - Ray and Becky were frustrated. They'd bought the house 12 years ago and it was five years old when they moved in. Becky laughed out loud when she thought back to that time. Back then it seemed so big and beautiful. But now, 12 years and 3 kids later, the house felt small and run down. The house needed a new roof and her two youngest girls, Emily and Katie, were doubling up in the small 10 x 12 bedroom.

Five years ago, Ray and Becky had a contractor come and talk to them about a new addition. Becky remembered how excited she and Ray both were. They even paid to have the plans drawn up. But that was the year before Ray lost his job at the plant. She poured herself another cup of coffee and recalled how depressed they both were. It was over a year before he got another job. And during that time, they got behind on everything.

No Summer Vacation

They were so strapped for money one summer, they couldn't even take Emily and Katie to the beach for a few days for their annual vacation. Sure they finally got all caught up when Ray went back to work, it took them two years and by that time it had ruined their previously perfect credit record, it was a vicious cycle. You know, getting paid on Friday, sitting down on Saturday to pay bills and running out of money before all the bills are paid.

"I Hit A Brick Wall"

After they got caught up they tried again to borrow the money for the addition. First they got turned down by the local bank, then a mortgage company in town rejected them. They just kept hitting the same brick wall. Even though Ray had gone back to work in another carpet mill making MORE money, the late payments that showed up on his credit reports scared the local banks and mortgage companies away. Ray felt like he was working JUST to pay his monthly bills and doing nothing for himself, Becky or the kids. Then he ran into Harvest Mortgage Company. Harvest helped him get a loan to pay off all his bills and consolidate everything into one single payment that was $358 lower than he had been making. That saved him a whopping $4,296 per year, TAX FREE. In the first year, that was enough money to close in the back porch, AND enough left over for new bikes for the kids.

Home Equity is the Key

Carole Eskew, Sr., V.P.

"If you have a minimum of 20% equity or more, there's a good chance we can help you save a lot of money every month by combining old bills and your old mortgage into one new and much lower payment. Or, we can help you get cash out of your home to buy a vacation home, start a business, whatever."

Compare your budget to this:

Amt.	Owed	Payment
$12,000	2nd Mortgage	$200.00
8,500	Auto Loan	375.00
2,000	VISA	100.00
2,000	MasterCard	100.00
$25,000	**Current Payment**	**$775.00**

-After Harvest Mortgage -

New Payment: $187.82/mo.

APR 9.077% / 30 yr. term

You Save: $587.18/mo., $7,046.16/yr.

** Rates subject to change*

"I couldn't believe it. We closed our loan 9 days after the first day I talked to them on the phone."

Debbie C., Dallas

"We ended up paying off all our bills and rolling them all into one single payment. After we did, our total monthly payments dropped by almost $400 per month."

Billy and Judy., Columbus

"Thanks to you and your great company, we feel reborn. Words can not express the relief we feel. We are so glad this battle with the bills is almost over."

James and Laurie C.

Recent Loans Include:

- A $45,000 loan to a borrower in bankruptcy.
- A $100,000 loan to a borrower who couldn't verify income through tax returns.
- A $95,000 bill-consolidation loan that saved the borrower over $8,100 per year and a whopping $124,000 over the loan period.

(No singlewides, please)

No Ivory Towers

"When you apply for a loan at Harvest Mortgage, your loan request is reviewed and decided upon by the people right in our office," says a Harvest executive. He added, "Since we are direct lenders, we don't send the information to some guys off somewhere in New York or California. We review and approve loans right here in town locally."

Fast Approval and Closing

That means we can get your loan closed in a matter of days, and you never have to go out of your living room until you're ready to close."

Loan For Purchase or Refinance

Harvest Mortgage officials report that whether you are buying, refinancing a house, just looking to consolidate some bills, get cash for your property, they have created programs to give you the money you're looking for. Different loan programs include:

- Loans to Borrowers with good credit, with the most competitive rates in the country. These are available for purchasing a new home or refinancing.
- Loans to borrowers with a lot of equity homeowners who have slow credit or have even been bankrupt.
- Cash out loans for investment property with a lot of equity.
- Loans for borrowers who want to do additions or remodel their homes.

Check This Out For Free

To see how much money you may be able to get and exactly how much your payments would be, you can check it out by just picking up the phone and calling us. Be sure to ask for Carolyn Reid at **1-800-972-LEND (5363)**. Or for a **FREE** report on **HOW Harvest Mortgage** can work for you, call toll-free **1-888-697-LOAN (5626)** for a 24-hour recorded message. All of this doesn't cost you a dime, so you owe it to yourself. Don't put this off any longer. Do it now while you're thinking about it! You have got nothing to lose and everything to gain. Call Now!

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North Carolina's Electric Cooperatives
(800) 662-8835

North Carolina's electric cooperatives provide reliable, safe and affordable electric service to 650,000 homes, farms and businesses in North Carolina. The 28 electric cooperatives are each member-owned, not-for-profit and overseen by a board of directors elected by the membership.

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Volume 29, No. 2, February 1997

CAROLINA COUNTRY

Respecting Our Elders

A special edition dedicated to the senior class

Issues Facing the Senior Class **8**
North Carolina has one of the fastest growing senior populations in the nation. Here is an overview of the issues facing the elderly, their families and the state's institutions.

When Grandparents Take Over Parenting **10**
More than 100,000 North Carolina grandparents are solely responsible for taking care of their grandchildren. Recently, a system has been set up to offer them support.

Living Well Into Old Age **14**
A summary of choices available to seniors seeking new living and health care arrangements.

Tax Help **17**
The American Association of Retired Persons offers income tax preparation help to elderly taxpayers. Plus, how to re-claim some of your federal pension.

Kesler Butler **18**
The dean of North Carolina's electric cooperative directors presides at South River EMC.

Guy Silver **19**
He personifies the dignity of Mitchell County.

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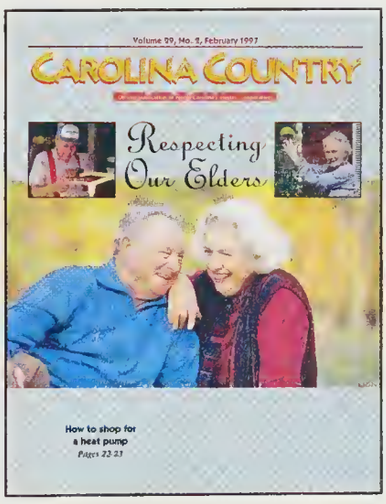

On the Cover
Photographs of North Carolina seniors by Watauga County's Frederica Georgia. Clockwise from top left: Charles Eakin in Calpso, Carla Nesslinger in Vilas, and Max and Micki Stein in Boone.

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A 10-Year Forecast

North Carolina's economy and energy supply look good

by Philip L. Wally

On the national economic scene, North Carolina continues to come up rosy. Virtually every forecast we see shows our state outpacing average growth trends nationwide.

It must be true that our comfortable climate, hardworking people, superior higher education system, diverse culture and close-knit communities are good for the economy. Here in the five counties served by our cooperative, Union Electric, we're certainly seeing good results.

We in the energy business have additional cause for optimism. The future looks just as bright for both the providers and consumers of energy.

Every two years, the North Carolina Division of Energy receives a 10-year forecast of the state's energy picture. The latest forecast was delivered last December by energy analysts from DRI/McGraw Hill economics consultants. While reinforcing the general opinion that North Carolina's economy will continue to grow steadily during the next decade, the outlook shows that electricity is becoming the preferred power supply for residential and business consumers.

Electricity will gain a greater share of the market over the next few years, the analysts say, but its price will remain steady. In some areas it could dip slightly before inching up again, depending on what changes the government makes in how we do business.

Between now and the year 2010, statewide demand for electricity is expected to rise an average of 2.7 percent per year, compared to natural gas at 2.2 percent and petroleum products at less than 1 percent. During the same period, electricity prices for residential users are expected to remain relatively steady with a rise of no more than 1.4 percent through the year 2010, substantially below the Consumer Price Index.

While electric cooperatives cannot claim sole responsibility for the healthy state of our stake in the energy industry, we can point out that we've done pretty well for our membership.

Electric cooperatives in North Carolina have always promoted the economic development of our communities. At the same time, we have carefully invested in reliable, economical sources of wholesale power. We also have introduced ways to manage power demands to keep prices low for all users, including load management incentives, peak demand controls, and energy efficiency in building and consumption practices. And we continue to believe that electricity is the smart choice for all sectors of our economy.

We know that there will be challenges to change our industry. In North Carolina these challenges will come at a time of economic growth when consumers are turning more toward electricity. As we proceed, our primary purpose is to maintain the health of our communities while insisting on equitable treatment for all sectors of consumers. We will need your support, because you are the owners of our business.

Philip L. Wally is general manager of Union Electric Membership Corporation, which serves more than 35,000 members in Mecklenburg, Union, Cabarrus, Rowan and Stanly counties. He also is vice chairman of the cooperatives' statewide Power Supply Committee.

Biscuits anywhere, anytime, anyhow

by Paul E. Honeycutt

When I was growing up, Mother made homemade biscuits three times a day.

She would make them up with flour, buttermilk and lard. She would put them in a mighty big pan and put them in the hot oven of the old wood stove, and in a few minutes the kitchen would be smelling fine.

When we got electricity at our house, Mother got a new electric stove and her biscuits still came out just fine.

There would be biscuits for breakfast, dinner and supper. And there would be biscuits for anyone anytime a need for a biscuit arrived.

When I got home from school there would always be some biscuits around. I would take a biscuit and punch a hole in it with my thumb and fill the hole full of molasses. Oh, what fun! Molasses not only went into my mouth but all over my face.

Sometimes I would fill the hole with homemade jelly or peanut butter. One day I cut the biscuit half in two and put collards in it. That was the first collard sandwich I ever ate. It was so good it was not the last.

Even though loaf bread is used a lot now, loaf bread will never be as good as a biscuit was back then, when I got home from school.

Jackie Pittman

Smart reader

Just a note to say how much we continue to enjoy each issue of Carolina Country. Your quality standards are just first-rate in coverage of all areas of interest. Thanks for doing such a great job of educating us all about "our" electric cooperatives!

Dr. Garland D. Wiggs, Crumpler

Smart shopper

Your December issue was a great hit in our household. The "North Carolina Gift Guide" and recipes from Carolina Kitchens was a wonderful relief from all the mail order catalogs stuffed in my mailbox. The gifts featured were so unique that I think I bought at least one of each. I wish we would see more of this in future issues.

Dave Mied, Vienna, Va.

Looking for spicy pears

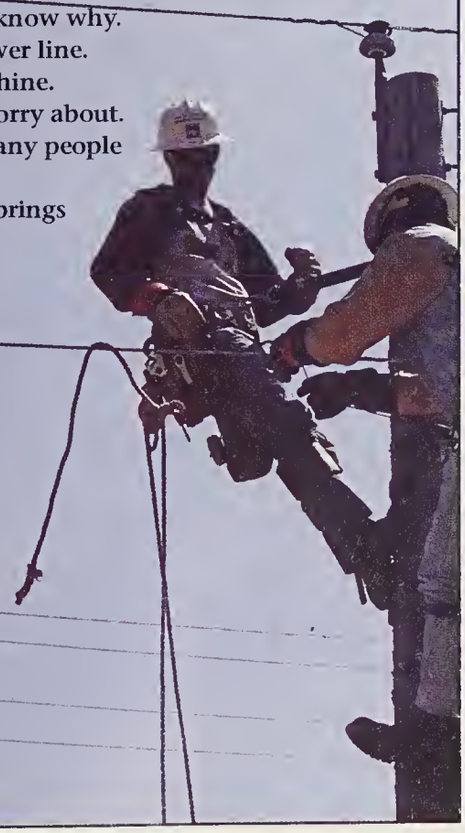
I hope readers can help me find a recipe for my grandmother's pear preserves. I have found similar recipes called spiced pears, but somehow they are just not the same. My grandmother's pears were spicy, a little bit tart and in a thin syrup. One day I stopped at one of the roadside fruit stands in the Blowing Rock area, and there I purchased pear preserves just like my grandmother used to make. They were homemade by Cal Conners in Mount Airy. The proprietor did not know how to reach Cal Conners. If anyone knows about Cal Conners, or how to make these pears, please write to me.

Rosanne Pritchett
257 Rockey View Rd.
Taylorsville, NC 28681

The Power Line

Once when I was young, neighbors old and gray
tilled land on the power line right of way.
They were healthy men and continued to farm.
Apparently the power line did them no harm.
I am no scientist, but later on I could see
they were all in good health, it seemed to me.
Plowing their livestock they were happy men,
and they worked hard many long hours back then.
Orchards and gardens always produced close-by,
there may be some reason but I don't know why.
Wildlife could be found under the power line.
Perhaps they just liked the warm sunshine.
Today people have real problems to worry about.
Why think of another one when so many people
will never agree?
I like the convenience the power line brings
to me.

Henry H. Smith
Oakboro



Henry H. Smith is a member of Union EMC. His son, Randy, is a crackerjack lineman for the cooperative.

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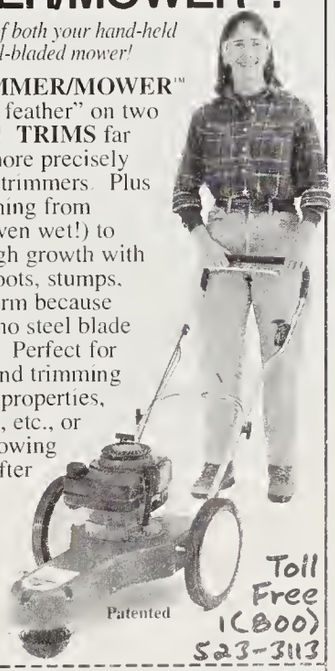

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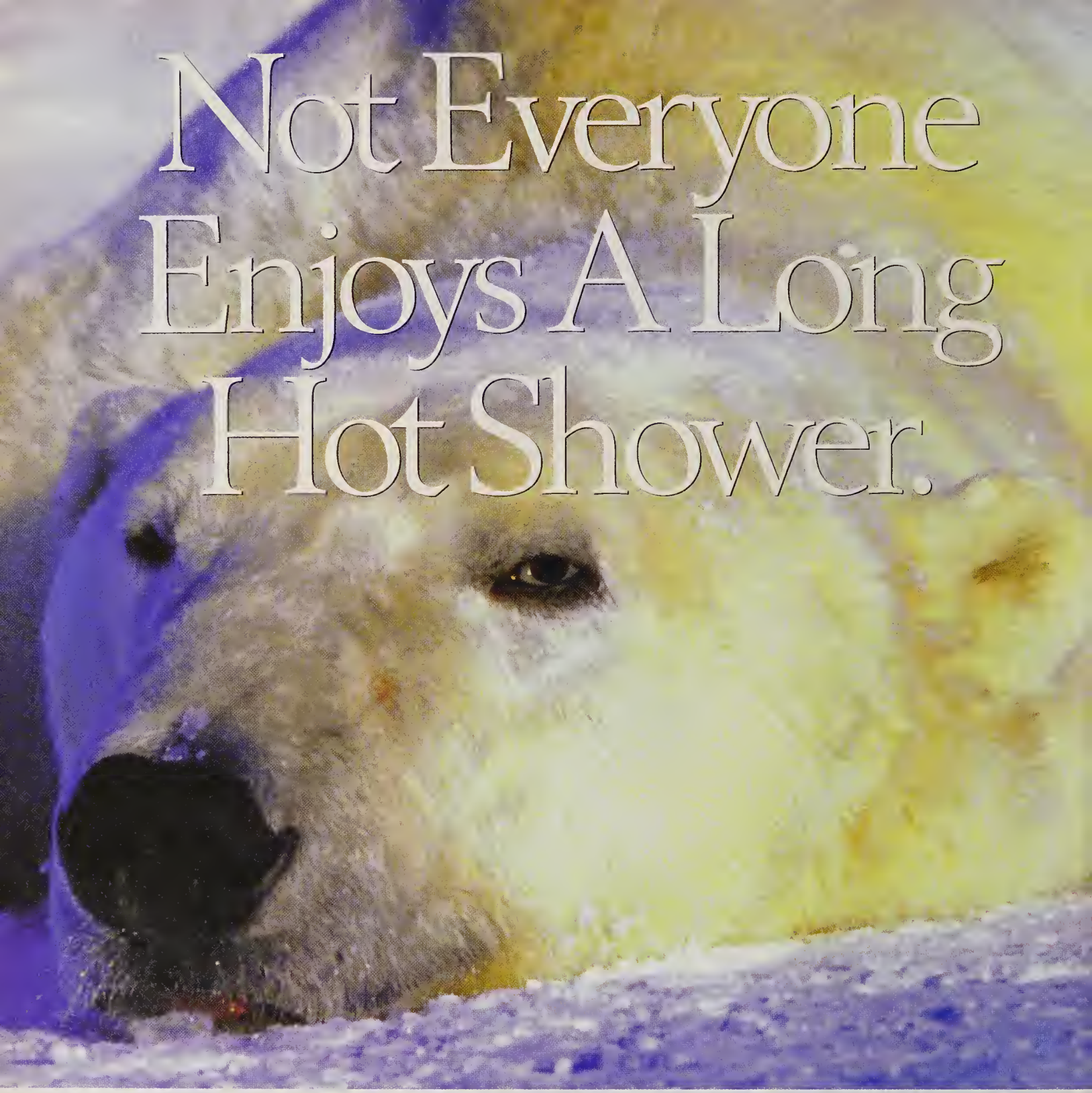

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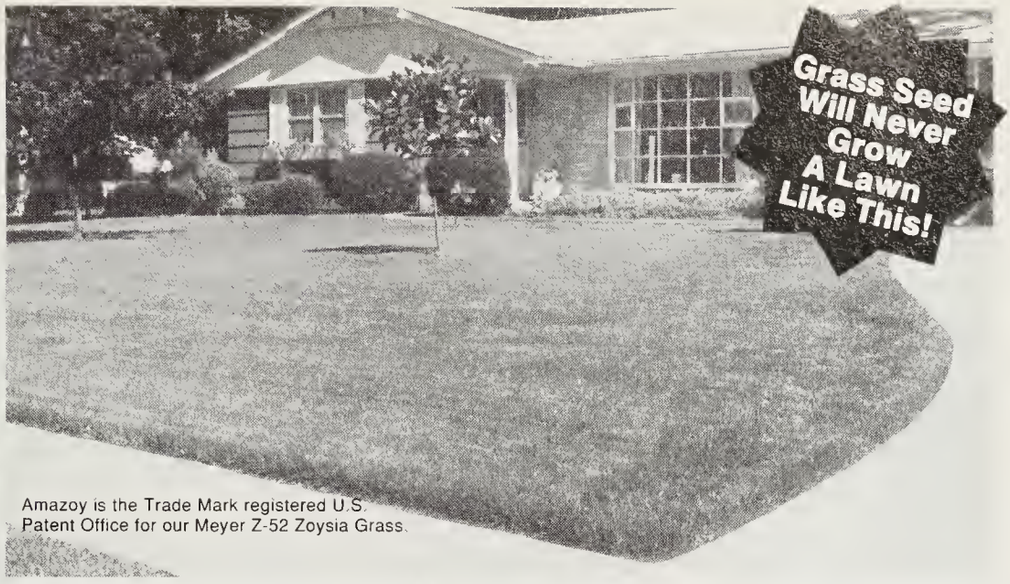

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Mow your zoysia lawn once a month—or less! It rewards you with weed-free beauty all summer long.

⑦ Ways Your Zoysia Grass Lawn Saves You Time, Work, and Money!

① CUTS WATER BILLS AND MOWING AS MUCH AS 2/3

Would you believe a lawn could be perfect when watered just once? In Iowa, the state's biggest Men's Garden club picked a zoysia lawn as "top lawn—nearly perfect." Yet, this lawn had been watered only once all summer to August!

In PA, Mrs. M.R. Mitter wrote "I've never watered it, only when I put the plugs in... Last summer we had it mowed 2 times... When everybody's lawns here are brown from drought, ours stays as green as ever." *That's how zoysia lawns cut water bills and mowing! Now read on!*

② ENDS RE-SEEDING NEVER NEEDS REPLACEMENT

Plug in our zoysia grass and you'll never have to spend money on grass seed again! Since you won't be buying seeds, you won't need to dig and rake—then hope the seeds take root before birds eat them or the next hard rain washes them away.

③ NO NEED TO DIG UP OLD GRASS

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④ FOR SLOPES, PLAY AREAS, AND BARE SPOTS

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Transplant plugs from established Amazoy as you desire—plugged area grows over to provide all the plugs you'll ever need.

FREE! Exclusive Step-on Plugger with orders of 600 plugs or more.

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$5.95 + $3.15 S&H	$8.95 + $3.50 S&H	$12.95 + $3.85 S&H	$19.95 + $4.60 S&H

☐ 600 PLUGS + 60 FREE with FREE Plugger	☐ 1,000 PLUGS + 350 FREE with FREE Plugger	SPECIAL OFFER! ☐ 2,000 PLUGS +700 FREE with FREE Plugger
ONLY $27.95 + $8.25 S&H	ONLY $45.95 + $11.90 S&H	ONLY $74.95 + $18.65 S&H

☐ Additional Plugger $6.95

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STATE ZIP

State and local agencies, and elders themselves, have become more involved in North Carolina's programs

Issues facing North Carolina's senior population

by Dennis W. Streets

The subject of aging has become increasingly important in North Carolina, both to its policy makers and to its citizens. This is in part due to the dramatic increase in the population of older citizens in the state. The number of North Carolina's citizens 65 years old or older will double between 1980 and 2010, and the number 85 years old or older will more than triple. This means that in 2010, nearly 1,128,000 people will face the opportunities and challenges of senior citizenship. An estimated 154,200 people, or 1.9 percent of the population, will be 85 years old or older. The growth of this group is important because people of this age are at higher risk than younger people of conditions that jeopardize their well-being.

Not only is the number of older people increasing, but so is the group's proportionate size in the state's population. In 1900, 5 percent of the state's population was 65 years old or older (about 66,000 people). By 1990 the percentage had increased to 12.1 over 804,000 people. Projections for the year 2010 suggest that 14 percent of the state's residents will be 65 years old or older. These demographic changes affect many aspects of society, including public policy in human services, medical care, education, taxes and employment.*

In the older population, as in the general population, individuals differ according to their physical condition and according to their income and other resources. Many older adults remain healthy and active, while others need assistance because of health problems, property, or weak network of family and friends. Meeting the needs of the diverse older population requires equally diverse means.

Business, religious and academic communities have roles to play in shaping the future for older citizens. Businesses help by granting discounts to older adults, donating money and time to community organizations, and providing fair employment opportunities for older workers. Religious communities aid older adults by providing support groups and assistance programs, and by acting as sources of information. Academic organizations help by researching, publishing, and teaching in the field of aging.

Older adults themselves have certain responsibilities. They can plan their estates (through wills, trusts, powers of attorney, and appropriate forms of property ownership), executive lining wills or health-care powers of attorney, obtain medical and other insurance, and advocate for improvement where they can.

Even though most older people can look after all or nearly all of their own

Photos by Frederica Georgia

Older adults are the fastest-growing segment of the state's population, according to figures from the N.C. Division of Aging. Only seven other states have faster growing elderly populations. The number of North Carolina's citizens 65 years old or older will double between 1980 and 2010, and the number 85 years old or older will more than triple.

needs, most senior citizens also benefit from a number of federal, state and local programs for the elderly. Some of the best-known government aging programs — such as Old Age, Survivors and Disability Insurance (Social Security) and Supplemental Security Income — provide income to elderly persons. There are also public and private programs such as adult day care, home health care, congregate and home-delivered meals, Alzheimer's disease support groups and case management services.

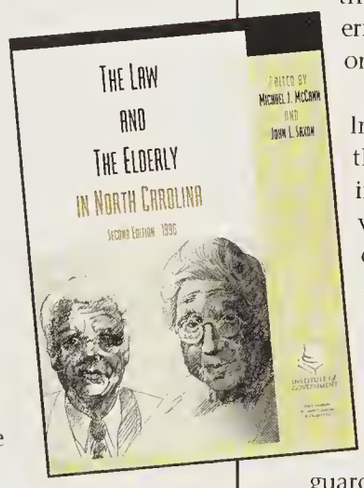
Legal protections for older persons include laws and regulations regarding nursing homes, fair housing, age discrimination, consumer rights and adult protective services.

The overall responsibility for planning policies, programs, services and protections for the elderly (and for others) has traditionally fallen on the federal government. During the past 15 years, however, state and local governments have assumed responsibility for aging programs. With the federal programs and funding sources well established but facing an uncertain future, North Carolina and other states are reconsidering their relationship with these programs and exploring new ways of using government funding to serve senior citizens.

Most significantly in North Carolina in 1988, the General Assembly enacted legislation requiring the Division of Aging of the North Carolina Department of Human Resources to develop and regularly update an Aging Services Plan. Completed in March 1991, the first such plan analyzed the needs of older adults in North Carolina, inventoried the services then being provided in the state, and listed the goals the division recommended for policies on aging. In particular, the 1991 Aging Services Plan called for programs that would help older adults stay in their homes, as their most familiar and least restrictive environment.

The 1991 Aging Services Plan recognized the need for the development of county-based programs on aging. It therefore recommended a new leadership role for county governments, and led to the enactment of the Home and Community Care Block Grant Bill in 1991. This legislation gives counties more of an opportunity than they have had in the past to plan and shape aging services based on the particular needs and interests of their own communities.

An important guiding principle of the 1991 Aging Services plan and its 1993 and 1995 updates has been that older adults should be directly involved in decision making about and implementation of policies affecting the older population. In 1993 the General Assembly created the North Carolina Senior Tar Heel Legislature to promote citizen involvement and advocacy.



* The data in the first two paragraphs were derived from the following sources: Division of Aging, 1991 Aging Services Plan (Raleigh, N.C.: N.C. Department of Human Resources, 1991); Bureau of the Census, 1990 Census of Population and Housing (Washington, DC.: U.S. Department of Commerce, 1994); and Office of State Planning, Population Projection Series (Raleigh, N.C., November 1993).

Dennis W. Streets is the coordinator of The Center for Aging Research and Educational Services (CARES) of the School of Social Work at The University of North Carolina at Chapel Hill. This excerpt is from "The Law and the Elderly in North Carolina" and is reprinted by permission of the Institute of Government, the University of North Carolina at Chapel Hill.

A guide to North Carolina's laws and services for seniors

A new book published at the University of North Carolina can help the state's senior citizens and those who care for them through the complex maze of government programs and agencies working on issues affecting elders.

Published by the UNC-Chapel Hill's Institute of Government, "The Law and the Elderly in North Carolina" updates information about government and private agencies working in aging and describes programs and services available to older citizens. First issued in 1980, this is a newly revised edition.

The book covers government income programs, adult protective services, home care, health insurance programs, incompetency and guardianship, wills and inheritance, and advance planning about end-of-life issues. At the end of each chapter are resource listings of appropriate agencies, including addresses and phone numbers.

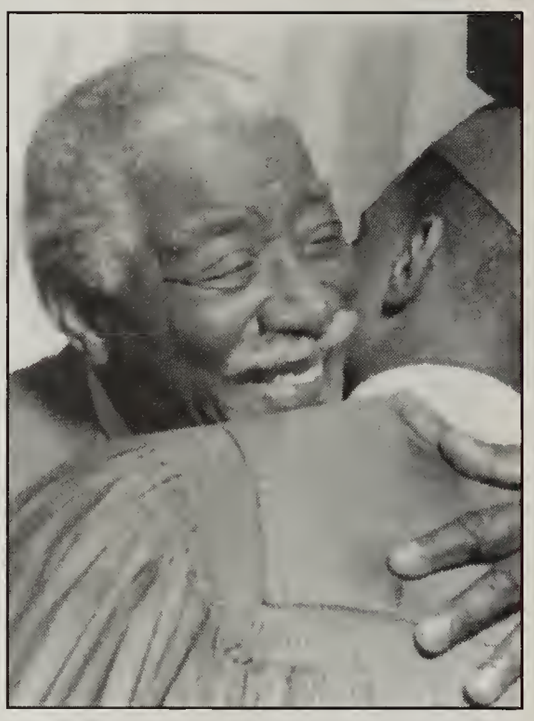
Co-editors are Michael McCann, long-term care ombudsman in the N.C. Department of Human Resources, Division of Aging, and John L. Saxon, an Institute of Government faculty member. Other professionals who contributed to the book are Janet Mason of the institute and Mason Thomas Jr., formerly of the institute, Dennis Streets of the N.C. Division of Aging, attorney Gary Bowers and nurse Judith Adams.

The 317-page book costs $24 (plus 6 percent sales tax for N.C. residents). To order a copy of "The Law and the Elderly in North Carolina," call the Institute of Government, (919) 966-4119.

North Carolina support groups help grandparents who are primary care-givers for grandchildren

When grandparents take over parenting

by Nell Perry Bovender



At 42, Margaret Stewart of Forest City wasn't ready to become a grandmother. Her daughter, a high school senior and unmarried with other goals to reach in life, turned care of her baby boy over to her mother. Margaret Stewart then wasn't just a grandmother; she was virtually a mother again.

When Ollie Duggan of Clyde took over full-time care of her two preschool grandchildren, she was 57 — way past the age of caring for preschoolers. But her son and his wife were neither emotionally nor financially able to care for the children.

These two grandparents are part of a growing trend in families around the country. It is estimated that 3.7 million children in this country live in a household headed by a grandparent. For almost one-third of them — 1.35 million — neither parent is present, and the grandparent assumes the role of primary care-giver. (This 1994 U.S. Census figure was 27 percent higher than the 1993 figure.) In North Carolina, the 1990 Census puts the number at 111,000.

The reasons are varied.

Through its Grandparent Information Center, the American Association of Retired Persons tracks grandparent caregivers. Most of the cases — 44 percent — involve substance abuse by the parents; 28 percent involve child abuse, neglect or abandonment; 11 percent, teen-age pregnancy or the parent being unable to handle the children. The remaining 17 percent involve death of a parent, parental unemployment, parental divorce, or other reasons, including HIV-AIDS.

Both Margaret Stewart and Ollie Duggan were happy to step in and care for the children.

Stewart's grandson, Robert, is now 8. She takes an active part in his school life — volunteering for field trips and to be grade mother. Most assume he's her son, she says, and it gets tiring explaining over and over that he's not. Robert knows his mother and calls his grandmother "Nana." His mother signed over custody of the boy, making it possible for the grandmother to add him to her insurance policy, among other advantages.

"Nana" Stewart says, "It has been wonderful, sometimes tiring. It's an emotional and physical strain at times, but it's definitely worth it."

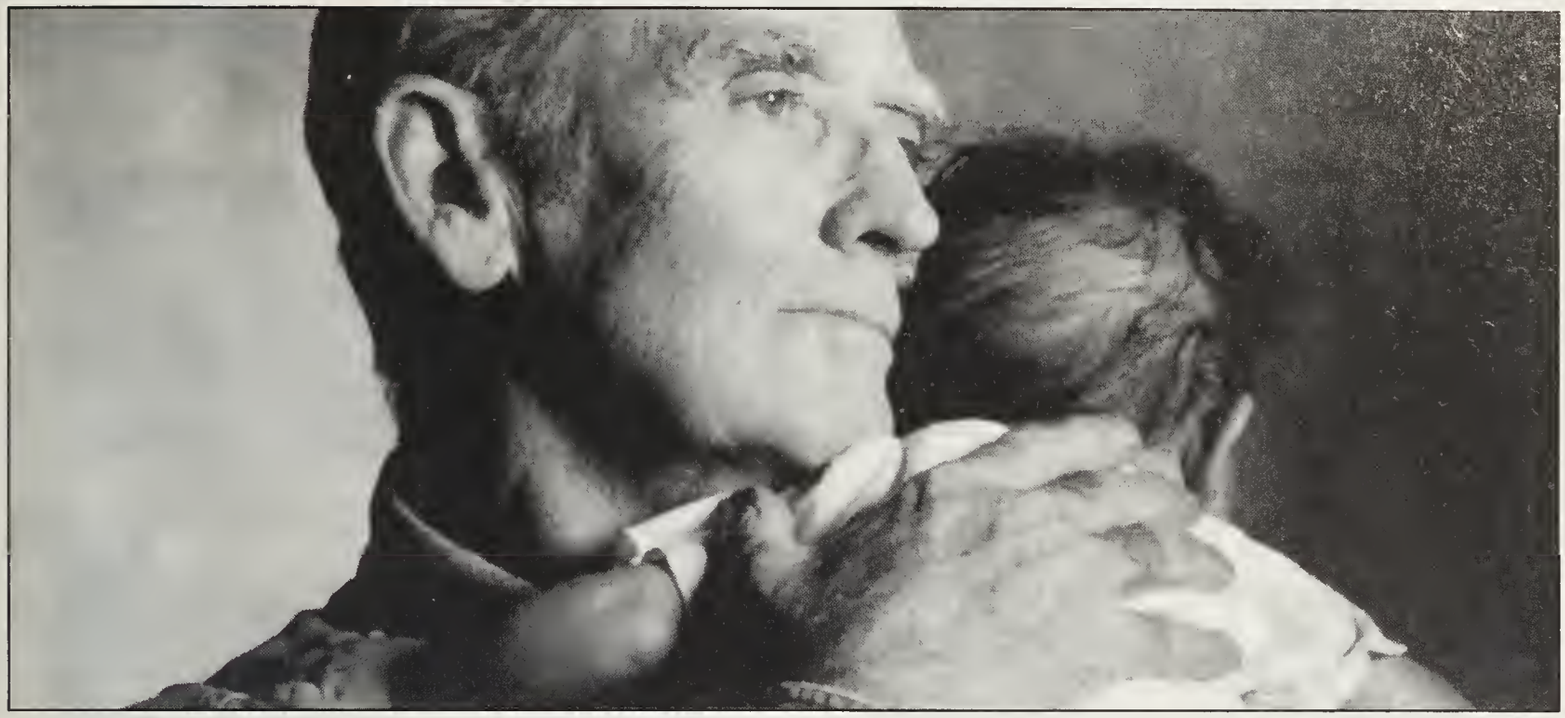
Ollie Duggan adopted her two grandchildren and was able to draw on her late husband's Social Security. Financially, she says, they did OK. But she finds it lonely to be so much older than the other parents of school-age children. "I felt out of place all the time. Plus it's tough trying to bring children up all alone. The first time, it didn't seem like it was so much trouble, but then I had my husband."

Support for grandparents

Much of the legislation and policy involving grandparent rights is aimed at guaranteeing these grandparents get the help they need, says Susie Lambert, program consultant with the N.C. Division of Aging. Too many grandparents are involved in situations where parents are receiving support checks from spouses or the government when the grandparent is actually caring for the child.

Federal law says that these grandpar-

Parents are receiving support checks from spouses or the government when the grandparent is actually caring for the child. Federal law says that these grandparents can receive public assistance even if they do not have legal custody of the child.



ents can receive public assistance even if they do not have legal custody of the child.

More than half of the grandparents who have contacted the AARP Grandparent Information Center ask about support groups for grandparent care-givers. Currently, Lambert says, the N.C. Division of Aging is setting up support groups in each North Carolina county.

"Some groups will meet just to talk," she says. "Some will want speakers on legal issues, social services, mental health services, school. There is no set format. It depends on what each group needs. Some will meet monthly; some twice a month. Some will meet during the day; others at night."

So far, groups have begun in Asheville, Charlotte, Durham, New Bern, Hamlet, Sanford and Wilkesboro. "We don't have a set place or arena," Lambert says. "Some of these grandparents are too young to take advantage of what the Division of Aging offers. We are trying to coordinate working together to form these support groups."

The groups could meet through senior centers or agricultural extension offices, for example. Lambert works with school systems and Head Start and Smart Start programs to identify the grandparents who might be interested in the groups.

In a rural county such as Richmond, where the Hamlet support group is beginning, an estimated 1,176 children are being cared for by grandparents, according to Susan Sellers, director of the Hamlet Senior Center. "We feel a need is there," she says. "For now, we're still trying to locate these grandparents."

The Hamlet center received a grant from the Division of Aging to help print brochures and get publicity for the formation of the support group. "We hope the group will be self-sufficient once it gets on its feet," Susie Lambert says. "Eventually the members will line up their own speakers, for example. Whatever we can do to help these grandparents out — even just a little — we're trying to do."

For more information

If you are interested in forming a grandparent support group in your county, contact Susie Lambert, N.C. Division of Aging, CB 29531, Raleigh, NC 27626-0531. Phone: (919) 733-3983.

The Grandparent Information Center of the American Association of Retired Persons, begun in September 1993, provides grandparent care-givers a newsletter and referral to available national and local resources. Contact the AARP Grandparent Information Center, Social Outreach and Support, 601 E Street NW, Washington, DC 20049. Phone: (202) 434-2296 from 9-5 weekdays. A recording will ask you to leave a phone number. Center staff will call you back to minimize the cost of the long-distance call. Newly published by The Brookdale Foundation Group is "Grandparents Raising Grandchildren: A Guide to Finding Help and Hope." It costs $3 from the National Foster Parent Association, 9 Dartmoor Dr., Crystal Lake, IL 60014. Phone: (815) 455-2527.

Nell Perry Bovender is a writer in Rutherfordton and editor of "Nursing Matters."

In a rural county such as Richmond, an estimated 1,176 children are being cared for by grandparents.

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As you get older, and need more health care, how do you decide where to live?

Advice on making living and health care arrangements

By carefully considering the choices in housing and health care, Americans can make their senior years among the most enjoyable and productive of their lives.

By Sheldon L. Goldberg

Americans are living longer than ever before, but they also are experiencing longer periods of chronic illness. The good news is that higher demand and changing demographics have led to the creation of more long-term care options today than at any other time in history. The bad news is that these trends are putting a tremendous strain on our traditional ways of paying for such care.

Numerous surveys have shown that most Americans know little about the array of long-term care choices available. Yet a recent Harvard/Harris Long-Term Care Awareness Survey of 1,105 Americans over age 50 found that 20 percent were not prepared for it financially.

By failing to plan adequately, many Americans may be missing out on many of the housing and health care choices that would allow those years to be among the most enjoyable and productive of their lives.

Community-Based Services. Often, home-and community-based organizations are the first long-term care organizations that older Americans or their caregivers hear about. Since most seniors prefer to stay in their own homes and communities as long as possible, these services are available to help with meals, bathing, dressing and even home health care.

Continuing Care Retirement Communities. For those retirees who cannot or no longer want to be involved in the maintenance of their own homes, continuing care retirement communities offer an active community life and the guarantee of all levels of long-term care, usually avail-

Will Owens photos (courtesy of Carolina Meadows, Chapel Hill)

able on-site. Most CCRCs require that residents move in while they are still active and healthy, so advanced planning is a must.

Assisted Living. Assisted living is the fastest-growing long-term care option in the country today and is intended to bridge the gap between independent living and nursing home care. Typically, residents need assistance with daily activities, such as bathing, dressing, eating, housekeeping or transportation. However, they do not require the 24-hour-a-day skilled nursing care available in more institutional settings.

Assisted-living facilities may be free-standing or part of a CCRC or nursing home. Whatever the setting, assisted-living facilities are designed to help residents live as independently as possible, for as long as possible.

Nursing Homes. A quality nursing home offers a full array of personal, dietary, therapeutic, social, recreational and nursing services. Meals, laundry, housekeeping and medical services are provided, and most nonprofit homes also offer religious services and counseling programs.

Yet nursing-home care, like all skilled health care, can be costly. Nursing homes charge a basic daily or monthly rate, which on average is $107 a day. Most people can afford to pay for only a few months of skilled nursing care from their savings and personal assets. Once these resources have been spent, the resident may then qualify for Medicaid, the joint federal and state program that helps older people and those with disabilities pay for nursing-home care and home-health care after they can no longer afford the expenses themselves.

According to the Health Care Financing Administration, Medicaid today pays for 52 percent of all nursing-home care. HCFA projects that if current laws governing Medicaid remain the same, the program will pay for 67 percent of nursing-home care by the year 2025.

Planning Ahead

The first step in planning for your long-term care need is to answer the following questions:

- How long do you want to continue to live in your own home?
- How long will you be able continue to live on your own, both financially and physically?
- Would a continuing care retirement option offer more freedom or flexibility?
- What services for seniors are available in your community?
- What types of assisted-living facilities are available in your community?

The second step in the process is figuring out how much you can expect to pay for housing and services in your area. State and area agencies on aging can be helpful sources of information on care and services available in local communities and on eligibility for various assistance programs. To contact your state or local agency on aging, consult the telephone listings under "government," or call the Eldercare Locator at (800) 677-1116.

Continuing care retirement communities usually require residents to sign a contract and may also require a substantial entrance fee. It is important that you look carefully at the financial statements of a CCRC, since your investment is in the future of the company.

Accreditation by the Continuing Care Accreditation Commission indicates that a CCRC has passed a rigorous evaluation of its financial stability, health care, governance and administration, as well as resident life and services.

The cost of assisted-living facilities may depend on the number and type of service provided and the size and type of room or apartment. Assisted living is generally an out-of-pocket expense.

Congress is debating legislation that would make long-term care insurance more affordable. Regardless of whether Congress changes the tax laws, long-term care insurance is an underutilized way for people to protect their life savings against the cost of long-term care and to help ensure greater access to the services they may need.

Lower-income seniors may also qualify for government assistance in the form of subsides. For information about rent subsides and federally sponsored housing, contact the nearest HUD field office.

How to Decide

Once you have identified the type of housing you are interested in, you must choose the particular place. The following questions were compiled by the American Association of Homes and Services for the Aging to help guide your choice:

- Have you visited several places before making a selection?
- Does the organization have a good reputation?
- What do residents say about their quality of life?
- Is the staff friendly and respectful?
- What are the choices of accommodations?
- What services are provided? What services cost extra?
- What services are not available?
- Can furniture and other personal items be brought from home?
- What happens if you need additional assistance in a few years?

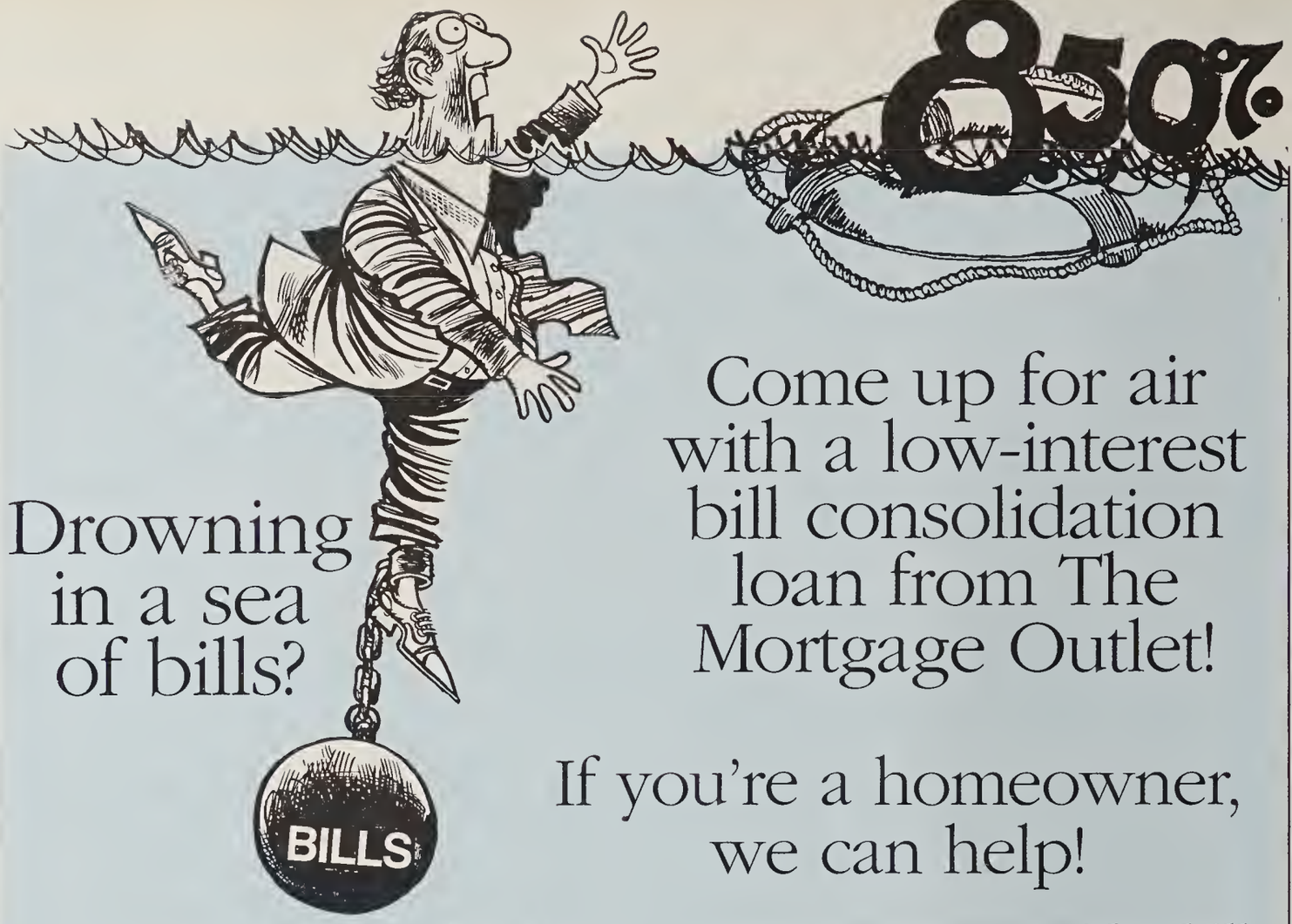
If you're interested in a Continuing Care Retirement Community:

- Is the community accredited by the Continuing Care Accreditation Commission?
- Has your lawyer or financial advisor reviewed the financial statement of the CCRC and your contract?
- If you belong to an HMO, will your HMO pay for skilled nursing care at the CCRC or insist that you be transferred to a member nursing home?

In addition, every good nursing home should have an operating license from the state, certification for Medicare and Medicaid, a location that suits the resident and makes regular visits by family and friends possible, residents who look well-groomed and are dressed appropriately for a full day of activity and socializing, a policy that encourages residents to go outside and a physician who is available for emergencies.

The American Association of Homes and Services for the Aging has developed a number of brochures to help the public better understand their long-term care options. A listing of brochures is available by calling AAHSA at (800) 675-9253.

Sheldon Goldberg is executive director of the American Association of Homes and Services for the Aging in Washington, DC. This article is reprinted with permission from Mid-Atlantic Country magazine.



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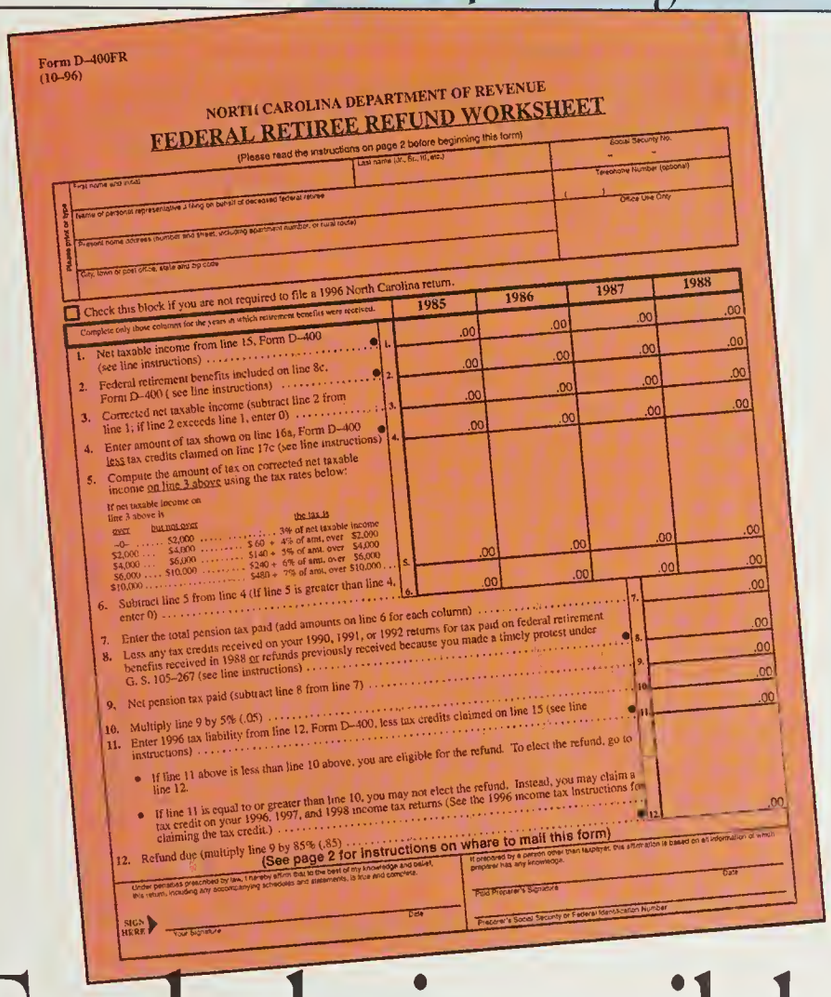


Form D-400FR
(10-96)

NORTH CAROLINA DEPARTMENT OF REVENUE

FEDERAL RETIREE REFUND WORKSHEET

(Please read the instructions on page 2 before beginning this form)

Please print or type

First name and initial | Last name (Jr., Sr., III, etc.) | Social Security No.

Name of personal representative if filing on behalf of deceased federal retiree | Telephone Number (optional)

Present home address (number and street, including apartment number, or rural route) | Office Use Only

City, town or post office, state and zip code

☐ Check this block if you are not required to file a 1996 North Carolina return.

Complete only those column for the years in which retirement benefits were received.

		1985	1986	1987	1988
1.	Net taxable income from line 15, Form D-400 (see line instructions)	.00	.00	.00	.00
2.	Federal retirement benefits included on line 8c, Form D-400 (see line instructions)	.00	.00	.00	.00
3.	Corrected net taxable income (subtract line 2 from line 1; if line 2 exceeds line 1, enter 0)	.00	.00	.00	.00
4.	Enter amount of tax shown on line 16a, Form D-400 less tax credits claimed on line 17c (see line instructions)	.00	.00	.00	.00
5.	Compute the amount of tax on corrected net taxable income on line 3 above using the tax rates below:	.00	.00	.00	.00
6.	Subtract line 5 from line 4 (If line 5 is greater than line 4, enter 0)	.00	.00	.00	.00
7.	Enter the total pension tax paid (add amounts on line 6 for each column)				.00
8.	Less any tax credits received on your 1990, 1991, or 1992 returns for tax paid on federal retirement benefits received in 1988 or refunds previously received because you made a timely protest under G. S. 105-267 (see line instructions)				.00
9.	Net pension tax paid (subtract line 8 from line 7)				.00
10.	Multiply line 9 by 5% (.05)				.00
11.	Enter 1996 tax liability from line 12, Form D-400, less tax credits claimed on line 15 (see line instructions)				.00
12.	Refund due (multiply line 9 by 85% (.85)				.00

If net taxable income on line 3 above is over / but not over / the tax is

over	but not over	the tax is
-0-	$2,000	3% of net taxable income
$2,000	$4,000	$60 + 4% of amt. over $2,000
$4,000	$6,000	$140 + 5% of amt. over $4,000
$6,000	$10,000	$240 + 6% of amt. over $6,000
$10,000		$480 + 7% of amt. over $10,000

- If line 11 above is less than line 10 above, you are eligible for the refund. To elect the refund, go to line 12.
- If line 11 is equal to or greater than line 10, you may not elect the refund. Instead, you may claim a tax credit on your 1996, 1997, and 1998 income tax returns (See the 1996 income tax instructions for claiming the tax credit.)

(See page 2 for instructions on where to mail this form)

Under penalties prescribed by law, I hereby affirm that to the best of my knowledge and belief, this return, including any accompanying schedules and statements, is true and complete.

If prepared by a person other than taxpayer, this affirmation is based on all information of which preparer has any knowledge.

SIGN HERE ▶ Your Signature | Date

Paid Preparer's Signature | Date

Preparer's Social Security or Federal Identification Number

Tax help is available for senior citizens

by Peggy Howe

AARP offers free income tax preparation

As that always dreaded day — tax time — approaches, the good news is that the American Association of Retired Persons offers free tax preparation for moderate to low income and elderly taxpayers beginning Feb. 1 and continuing through April 15.

Volunteer counselors, trained by the Internal Revenue Service, are available at various community sites, such as schools, churches and senior centers. Counselors are trained with special emphasis on problems likely to be encountered by older taxpayers, some of whom may not be aware of special tax credit or exclusions to which they are entitled.

Those needing assistance should take copies of 1995 federal and state tax returns and forms, and their records for the 1996 tax year, including W-2 forms and other relevant materials showing income and expenses affecting their tax.

To locate the Tax-Aide site nearest you, call your local IRS information office, listed under the "U.S. Government" section in your telephone directory.

If you would like to volunteer as a Tax-Aide, there are many opportunities. Each year, volunteers gather to study any tax changes for the new year. Now in its 29th year, the Tax-Aide program prepares more than 1,500,000 federal and state returns nationwide.

For details or to volunteer, write AARP Tax-Aide, 601 E. Street, NW, Washington, DC 20049.

AARP is the nation's leading organization for people 50 and older. It serves their needs and interests through legislative advocacy, research, informative programs and community services through a network of local chapters and experienced volunteers throughout the country.

Tax credits or refunds for federal pensioners

Are you a federal retiree? Expecting a pension refund?

It's time to think "tax returns" — now!

In August 1995, the N.C. General Assembly approved a plan to provide tax credits or refunds to those who paid state income tax on their retirement benefits in any of the years 1985-88.

Retirees must make requests for these credits or refunds by April 15, 1997, according to John Provetero of Carteret County. Provetero is a volunteer tax preparer with the American Association of Retired Persons Tax-Aide program, jointly sponsored by the AARP and the Internal Revenue Service.

If applicants do not file by April 15, 1997, they're cut off completely, he advised.

The problem, he warned, is the fact that those seeking the credit/refund must have copies of their returns from the years they paid. If a return is not on hand, applicants can request a copy from the N.C. State Department of Revenue. Form instructions specify one must allow up to 90 days for the department to respond.

So, now is the time for those affected to begin gathering their documentation.

"If these taxpayers wait," he added, "they'll certainly run out of time. You cannot extend the time for filing the form."

Provetero went on to say that the form provided is "not an easy one" to complete, but individuals can file it themselves. It's Form D-400FR, and it's called "Federal Retiree Refund Worksheet," available from the N.C. Department of Revenue (see sample above.)

"Or they can come to the Tax-Aide group and we'll fill it out for them," Provetero said. "But they still will have to furnish copies of returns . . .for all the years they are claiming."

Furthermore, they also may need copies of their 1990-92 returns, if they claimed an income tax credit for the federal retiree refund they didn't receive, Provetero explained.

"If people come in without this information, they're going to be cut off."

In accordance with the legislation approved in August, taxpayers will receive a refund on their net pension tax, which is the amount of tax paid for those years on federal retirement benefits, less any part of the tax credit in tax years 1990-92.

There is also a provision for filing for estates of deceased federal retirees.

Refunds will be mailed by Dec. 31, 1997.

State officials told Provetero that there are about 200,000 people affected in North Carolina. For more information call the N.C. Department of Revenue, (800) 357-0781.

Kesler Butler helped form his cooperative in 1940 and has been its president for 40 years.

He helped us see the light

by Catherine O'Dell

He is responsible for changing the course of thousands of lives in North Carolina's heartland. He is truly a pioneer and a legend. He is Kesler Butler, board president of South River Electric Membership Corporation.

Mr. Butler has become an institution in his Cumberland County community of Gray's Creek. Some know him from his activity in his church, Cape Fear Baptist Church. Others know him from the days when he worked building highways for the state. But, everyone in these parts knows him for the role he has played in bringing electricity to the area.

He captivates listeners with his stories of life on the farm before the advent of electricity and the struggle to get it. Many younger people can't even imagine that rustic way of life and shudder at the thought of not having TV or air conditioning.

"We tried to get electricity from other power companies for 10 years before forming the cooperative," he said.

When he was a young man, Kesler Butler felt all Americans should be entitled to the same luxuries — especially electricity. Although the cities were electrified, the country folks lived in darkness. The private electric companies didn't see any fiscal advantage to providing electric service to the homes and farms in the country. It was this separation of two worlds that motivated Mr. Butler. He and other citizens of Cumberland and Sampson counties banded together to form a grassroots action committee. Mr. Butler recalls spending countless nights working into the wee hours of morning making a plan to get electricity. The committee dedicated several months traveling door-to-door encouraging their neighbors' membership in the prospective electric cooperative. Their efforts paid off and South River EMC received its charter in 1940.

Mr. Butler stayed awake for two days straight following Hurricane Fran last September. "I felt it was what I needed to do," he said. "People were calling with questions, and I wanted to be able to answer all of their calls."

Since the first lines were energized in 1941, Mr. Butler has continued to be a driving force in the cooperative. He was a member of the original board of directors. Later, he was elected vice president and in 1957 was elected president, the office he still holds.

The time he has spent lobbying for rural electrification has been the highlight of Mr. Butler's life. "I have enjoyed every minute of serving on the board of South River EMC," he said. "I appreciate the fact that we have electricity in our homes and on our farms."

Mr. Butler is still so committed to the cooperative that he stayed awake for two days straight following Hurricane Fran last September. "I felt it was what I needed to do," he said. "People were calling with questions, and I wanted to be able to answer all of their calls."

Mr. Butler has been a key member of several other area organizations. He was charter president of the Gray's Creek Ruritan Club which formed on May 10, 1946. He was also an original board member of the Cape Fear Hospital. Mr. Butler served with great pride during 26 years on the local school committee, which he chaired several times.

A true southern gentleman at age 79, he speaks quite softly, but his manner is as firm as his convictions. Fortunately for the people of Cumberland, Sampson, Harnett, Johnston and Bladen counties, Kesler Butler dedicated his energy toward the electrification and well-being of their communities for over 57 years.

Catherine O'Dell

South River EMC's Butler substation is on Chickenfoot Road in Gray's Creek.

Catherine O'Dell is manager of Member Services at South River EMC.

When you get your car stuck in a ditch, Guy Silver pulls you out.

There's always mending fences

by Elizabeth C. Hunter

Johnny Meeks

Guy Silver (with his wife, Joanne) sees things through in Mitchell County.

Guy Silver and I have been friends since the day a few months after I moved here, nearly 20 years ago, when he told me his son had shot my dog. He wasn't apologizing. My dog had been running his cows, he said. The cows were part of his dairy herd, which for 30 years — until he got out of business during the government buyout— were his meal ticket.

It was a hard moment. I didn't know my dog had been shot, only that he'd disappeared. Guy could certainly have gotten by without telling me what had become of him. Most people would have.

I knew Waldo hadn't been running cows. He'd peacefully coexisted with a herd pastured around the house we'd lived in before we moved here. What he had been chasing was an in-heat female terrier someone had abandoned at a nearby dumpster. She'd been running the cows. I'd seen her at it, and Waldo behind her. When I noticed, I tried —not terribly hard— to call them out of the field.

One of the things I admire most about Guy is that he attends in a timely manner to the million details of keeping a farm going. Last fall he had to add a huge new job —getting his Fraser fir Christmas trees cut and baled— to the late fall agenda, already chock-full with grading and baling tobacco and harvesting field corn. The year before, he hadn't a tree harvest to contend with because the first trees in his new crop's rotation hadn't reached Christmas tree size.

Comparing Guy's management problem to the feast-or-famine demands on a free-lance writer, I've often wondered whether I could meet my deadlines if I had to deal with similar uncontrollable and unforeseeable elements such as, say, an on-again, off-again power supply. (Thanks to French Broad EMC, however, our power supply is eminently reliable.) When Guy makes his plans, he has to factor in not only the size of a job, but the unpredictability of the weather. You can't grade tobacco during a dry spell or plant corn after four days of rain. Guy needn't consult his Bible to know to every thing there is a season.

I asked him once how he kept things on track. "There's always mending fences," he said.

Keeping fences shipshape is essential because Guy raises beef cattle now that he's sold his milkers. Dried corn and silage keep his feed bill down, and Guy doesn't want the cows in the corn or wandering down the highway. In thousands of feet of fence, a cow will find the break every time. Unlike planting potatoes, topping tobacco or baling hay, fence mending knows no season. A farmer like Guy who's on top of things turns to fence mending when he can't do what he must —and still remembers the task when things go according to plan.

One place Guy doesn't have to mend fences is with his neighbors. When it snows, he sends a tractor to plow our driveways. Get your car stuck in a ditch, Guy pulls you out. He'd be insulted if anyone tried to pay him. He disks our gardens and he digs our graves, up on the hill behind Silver Chapel Baptist Church, late in the day, usually, after he's finished in the fields. Winter before last, when a lifelong friend was losing a long, slow battle with lung cancer, Guy visited him a couple of evenings a week —every week— until the evening he set out on his backhoe instead of in his truck to see after Donald Buck.

It's nice to live in a place where you can learn about time management by watching a neighbor keep his farm on course.

Whenever you see Guy —no matter if his plans for the day involve hauling in the tobacco from three fields before the storm that's blowing in from Tennessee gets here— he has time to stop and talk. He may not talk long. "Well, time to get to the 'baccer patch," he'll say when conversation lags, and you realize that the tobacco is waiting and storm clouds are piling up on the northwestern horizon. But he's never impatient or distracted, half hearing what you're saying because his mind's somewhere else. You have a question, he has time to answer it.

It's nice to live in a place where you can learn more about time management by watching a neighbor keep his farm on course than by consulting a book by an efficiency expert, or by installing a program on your computer. Guy's my authority. The keys to his kingdom seem to be working hard, pacing, flexibility, attending to detail and the big picture, and seeing things through. Though he won't work on Sundays, and his working life is circumscribed by weather, and the number of hours between daylight and dark, and the unexpected needs of neighbors, he gets the job done. Even building fences, Guy keeps us in mind. Every few hundred feet he puts in a stile. The barbed wire is there to keep the cows in, not to fence us out.

Elizabeth Hunter is a writer and member of French Broad EMC. She lives in Mitchell County.

Poll says N.C. citizens are cautious about changing the electric utility industry

Changing the regulations that govern the electric industry is not seen as a priority issue by North Carolina voters, and the vast majority support a cautious, wait-and-see approach to the issue, according to an independent statewide opinion poll conducted in November 1996.

In the public-opinion poll, 1,000 registered voters randomly selected from throughout North Carolina were asked a series of questions about electricity "deregulation." The poll was commissioned by Carolina Power & Light and conducted by an independent research firm.

Some key findings:

- Voters rank almost every other issue ahead of electric utility deregulation as priorities for action by the N.C. General Assembly.
- Voters are generally satisfied with their current electric utility.
- Most voters don't know enough yet about proposals to change the electricity distribution business to make up their mind about it.
- North Carolina voters are skeptical of the prospective benefit that would come from "deregulation."
- Voters are especially concerned that "deregulation" would diminish service reliability for the sake of lower-cost electricity and would remove the ability of the state's Utilities Commission to hold down rates.
- Only 5 percent of voters think North Carolina should move rapidly to change regulations within the electric utility industry. A majority (54 percent) think the state should first wait and see the results of proposals in other states. And 31 percent think the state should move cautiously to deregulate electric utilities. Nine percent think the state should not deregulate electric utilities.

N.C. economy and energy demand will grow over 10 years

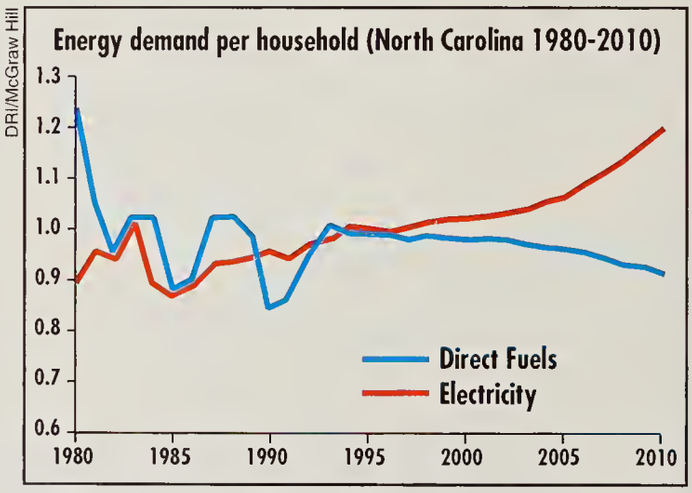
North Carolina's economy will continue to grow during the next 10 years, and the demand for electricity will grow along with it, according to a 10-year forecast presented to the state's Energy Policy Council in December.

Demand for electricity should rise an average of 2.7 percent per year for 10 years, outpacing demand for natural gas and fuel oil among all user classes, according to the report "North Carolina Energy Outlook 1996," prepared for the state energy council by DRI/McGraw-Hill.

But while prices for natural gas and propane gas are expected to rise during the period, electricity prices should remain steady and may even decline slightly in some areas because of more efficient power generation, the consultants said. The pricing should affect all users. The forecast assumed effects of more competition among electricity wholesalers, but did not assume similar open competition on the retail distribution level.

Energy forecasts such as the one prepared by DRI/McGraw-Hill are delivered every two years to the Energy Policy Council, a board established by the state's Department of Commerce.

The economic outlook is especially good for emerging, non-manufacturing industries in North Carolina, the report says. Energy producers and suppliers will be pressed to keep up with the demand. Electricity suppliers are expected to gain an increasing share of the emerging industrial market and in the commercial and residential sectors as well.



This graph compares pre–1995 energy demand per North Carolina household to projected demand. "Direct fuels" include fuel oil, natural gas and liquid propane.

Meanwhile, energy prices could go up this winter if weather is more severe than normal, said Jay Hakes, administrator of the U.S. Energy Information Administration. Hakes told the council that fuel supplies and inventories are lower than in recent years, and a harsh winter will send prices up. Most affected in North Carolina will be propane gas users, he said.

Doug Culbreth, director of the North Carolina Energy Division that staffs the energy council, also reported that all North Carolina counties are now franchised for natural gas, which has been an aim of the state's new Economic Development Board.

He also reported final figures for damages caused by Hurricane Fran in September. A total of 1.8 million people were without electric power after the hurricane, which made it "the largest population ever without power as a result of a natural disaster," Culbreth said.

Hurricane Fran figures reported by the Energy Division are as follows:

Cooperatives:	320,000 outages,	$25.0 million damages.
North Carolina Power:	50,000 outages,	$1.5 million damages.
Duke Power:	431,000 outages,	$15.1 million damages.
Carolina Power & Light:	791,000 outages,	$70.0 million damages.
City systems:	240,000 outages,	$20.0 million damages.

About 8,000 workers from 20 states came here to help about 7,000 North Carolina workers restore power and repair damages.

"The good thing is that no one is seeing higher utility costs since then," Culbreth said.

North Carolina recognizes African-American history all year long

North Carolina's African-American heritage often is celebrated in February, as "Black History Month." But our historic sites, landmarks and collections are interesting and open to the public all year long.

For a guide to more of the state's sites, get a copy of "A Travel Guide to Black Historical Sites and Landmarks in North Carolina" by Lenwood G. Davis. The 240-page, softcover guide with pictures and maps is available at bookstores for $9.95. Published by Bandit Books, it is distributed by John F. Blair, 1406 Plaza Drive, Winston-Salem, NC 27103. Phone: (800) 222-9796.

Somerset Place

Once a corn and indigo plantation, Somerset Place is a 14-room mansion built in 1830 to house white plantation owners and over 320 slaves. The slaves worked on over 2,000 acres of swampland to construct 6 miles of a canal and a 12-foot wide rice field. To satisfy debts, the plantation was sold after the Civil War. Through the vision of Dorothy Spruill Redford, free tours now move throughout Somerset Place, located 9 miles south of Creswell on U.S. 64. Call Somerset Place at (919) 797-4560.

Stagville Center

Located in Durham, the Stagville Preservation Center is not only the nation's first state-owned facility for teaching historic preservation techniques but also the site of a former 30,000-acre plantation which housed over 900 slaves. Visitors can tour the Horton Grove area of Stagville, see four slave houses, an 1860 barn, graveyard and a cottage built during the Revolution. Call Stagville at (919) 620-0120.

Thanks to Kay Miller of Cary for her contributions to this listing.

Pea Island Lifesaving Station

Capt. Richard Etheridge, a former slave, commanded the nation's only all-black Coast Guard facility on Pea Island in Dare County. The Coast Guard Station operated for over 72 years (1880-1952). The physical traces of the station have been destroyed by the forceful wind and waves of the island. Today, Pea Island is part of Hatteras Island since an inlet shoaled over and joined the two. It includes the Pea Island National Wildlife Refuge, a winter haven for the greater snow goose. The North Carolina Aquarium on Roanoke Island has an exhibit dedicated to the memory of Pea Island station. For more information on the refuge, call (919) 987-2394. For the N.C. Aquarium, call (919) 473-3493.

N.C. Mutual Life Insurance Co.

Founded in 1898, the North Carolina Mutual Life Insurance Company is one of the nation's largest black-owned businesses. The company is located in Durham, and its offices have been declared a National Historic Site. Call the N.C. Mutual Life Insurance Company at (919) 682-9201.

Furniture of Thomas Day

"The Artistry of Thomas Day" is a collection of furniture that is on exhibit at the North Carolina Museum of Art in Raleigh through March 2. Born in 1829, Day was a highly skilled cabinet maker who employed many whites in the community of Milton located on the Virginia border. The elders of the Presbyterian church hired Day to carve the pews for their congregation. Day and his free black wife sat amongst the white congregation rather than in their usual seats located upstairs in the gallery with other blacks. For more information about this exhibit, call the N.C. Museum of Art at (919) 839-6262.

Livingstone College

Salisbury's Livingstone College is the home of the first black inter-collegiate football game. Livingstone College was founded in 1879 by black orator Dr. Joseph Price. The college was named for Robert Livingstone, who died at a prison camp outside the city fighting for his father's anti-slavery position. His father, David Livingstone, was a famous missionary and explorer. Livingstone's Heritage Hall has an African-American art exhibit, a black history room and a Christian Heritage Room with documents relating to the AME Zion church. Call Livingstone College at (704) 638-5500.

A & T University

Greensboro was the site of the nation's first lunch counter sit-in. On Feb. 1, 1960, four freshmen from N.C. A&T University sat at the lunch counter in the downtown Woolworth and ignited a nationwide civil rights movement within 18 months. Soon after the 30th anniversary of the Greensboro sit-in, the store went out of business, but a plaque marks the site. Located on the campus of N.C. A&T University, the Mattye Reed African Heritage Center asks its visitors to reflect on artifacts from 35 different African countries. Contact the Reed African-American Museum at (910) 334-7500.

Charlotte Hawkins Brown Memorial

Located on the site of Palmer Memorial Institute, the memorial commemorates the accomplishments of educator Charlotte Hawkins Brown, who founded this school in 1902. She transformed the lives of over 1,000 black students. The memorial links Dr. Brown and Palmer to the larger themes of black education and social history. For information on programs and hours, contact the Brown Memorial in Sedalia at (910) 449-4846.

How to shop for a new heat pump

by Michael P. Lamb

In case no one told you, plan ahead

Regardless of what you pay for them, heat pumps do not last forever. Usually, you can expect a "good one" to last little more than about 15 years. Most people don't usually think about replacing their unit until it is so old that Methuselah might recognize it as one of his or so broken that the panic button gets hit and someone recommends an "OK contractor guy of personal acquaintance" to replace it.

The homeowner then tells this contractor to install something "cheap." This new system is probably only slightly better than the broken one already there. The contractor then charges the homeowner large sums of money for this.

At the conclusion of this very expensive adventure, some of these proud new owners ask me what I think of their purchase. I guess it's to assure themselves that they had not made a mistake. After talking to me, they often realize that they could have done much better with their new purchase if only they had planned ahead a few months, and if they had known what to *tell* the installer to put in. Yes, *tell*. The installer will put in whatever he wants unless an informed homeowner tells him otherwise.

Be efficient

When you first start looking for replacement cooling equipment, keep in mind that *the name of the manufacturer means nothing*. Why? Because most companies spend a lot of time and money promoting their wares, selling pieces to each other, and in some cases, a company may not even make most of the parts used in their machines. Some manufacturers even contract out to other suppliers to make their products for them and then just put their name on it.

The three most important things to know about a heat pump are:

- The efficiency of the machine.
- The warranty period.
- Getting the right size.

Generally, you want the most efficient unit you can afford. In all cases, heat pumps should be no less than 10.5 SEER. In areas that have more expensive electricity and you use the heat pump most of the year, a 12-plus SEER is considered a good investment. Use an 11 SEER heat pump if you have cheap electric rates or use it infrequently.

It is also a good idea to look into a desuperheater for supplementing your electric water heater. This is a cheap way of getting double duty out of the electrical energy you use for cooling your house. Desuperheaters can save over 50 percent on your water heating costs during the summer if you cool your house.

The warranty

The warranty is a trickier thing to investigate. Manufacturers like to play games with words. Look for buzz words like "Limited" or "Prorated" in the warranty papers. You really want to know what the limitations are and how the prorated schedule is set up.

Do not take the salesperson's word for anything. You want it in print.

If you are not very good at reading these warranties, find someone you trust to explain them to you before you buy. If a manufacturer does not give a comprehensive, full warranty period, I would be very hesitant to invest in their unit.

Your *minimum* heat pump warranty wish list

The standard warranty is what the industry calls a 1-5-10 warranty. That is one year parts and labor, five years parts only for the compressor, 10 years warranty against leaks in the heat exchangers. (You get two heat exchanger coils. One inside the house, one outdoors.)

I like a minimum warranty of 1-8-15 years or lifetime. One year parts and labor to cover defects, at least eight years on the compressor because I have seen too many compressors fail at five years and six months and 15 years to lifetime against refrigerant leaks in the air coils.

Many manufacturers have 10-year compressor warranties on their best units and five years parts only for all other electrical components. These are good. There are few who warrant against refrigerant leaks for any real length of time. The really bad thing about refrigerant leaks is that not only do they harm the ozone layer of our atmosphere, but they also allow water vapor and other pollutants into the refrigerant loop. This forms acids that eat up the compressor and other internal parts of the system, causing them to wear out prematurely.

Sometimes the dealer will offer a very good extended warranty *if* you buy a service contract as well. This is often a good deal for the consumer as well as the dealer and factory. That's because the new heat pump gets the regular maintenance that it needs to have a long, efficient and useful life.

Get an honest installer

The next thing to shop for is an honest contractor. After gathering the already mentioned information you should have a "feel" for which installing companies you like. Now it's time to narrow the field further.

Get as many written estimates as you can stand, but get at least three.

Ask all of the contractors to show you their contractor's license, insurance papers and any other necessary papers to do business in your state. Make sure the papers are current. Ask for a list of at least 12 references, people for whom they have installed (not just repaired) a system that is similar to what you are buying. There is a big difference between a company that only services heat pumps and one that installs them.

Call everyone on the reference list, especially those people that have owned their system for at least 1.5 years. People who have just had one installed have no idea how well the system works under all weather conditions. Make an appointment with a couple of the owners and go for a visit. If they are pleased with the work, they will probably be happy to show off their purchase.

In my opinion, a "no" to any of these questions is grounds for finding a new contractor:

- If there have been problems, were they quickly repaired or did it take several tries to get it right?
- Did you have to call several times just to get the guy to come?
- Does the system work as advertised?
- Was the work done in a timely fashion?
- Were the workers polite and cleaned up after themselves?
- Look at the way the system was installed. Is it neat looking? Are all of the duct joints sealed, are the ducts insulated?

Get the right size

Oversized systems waste not only your purchase dollar (bigger systems usually cost more) they also waste large amounts of electricity over the system's life. The waste could be many times the purchase price.

While the contractor is at your home showing off his wares, *tell* him (don't give him a choice) that you want a Manual J load calculation done on your house. This is the only way that you can be certain that you'll get the proper size system for your house. There are other methods similar to "J" but this is the most well known method. Everyone in the HVAC business knows what it is and should be able to do it. If they refuse to do it, or if they say something like, "I've done dozens of these houses and know what you need" or "I did your neighbors house so you don't need it" or "Whaa..?" send him out the door.

Salespeople who tell you that you need a certain size system the first time they lay eyes on your house are only guessing. You probably don't want this guy working on your house. Believe me, there are dozens of goofy ways of sizing systems. All of them are of varying degrees of wrong. Even Manual J may oversize by as much as 30 percent, but it is much less wrong than all of the others.

Stay with the contractor as he walks around the house measuring and taking notes for the Manual J. He should write down at least the following information:

- Measurements of the floor space and height of ceilings, taking into account cathedral ceilings, skylights and recessed lighting.
- Sizes of the windows, their type (single or double glass, low-e coating, casement, double hung, etc. What direction they face, north, south, etc.)
- Age of the house, insulation levels for walls, ceilings, floors.
- Set-back (programmable) thermostats and the temperature you prefer in your house. Some people like 68°F others like 72°F, this makes a difference as to the size of systems you need.
- How many people and large pets live there.
- Whether you have a lot of plants.
- Location and sizes of an attached garage, shed, or sunroom that you do not cool.
- Is your basement finished or unfinished.
- Size and number of supply registers and return registers.

These are most of the major points to look for. The contractor will not be able to tell you the size of system you need that day. Someone will call you in a day or two and suggest a particular replacement for your existing system. At that time, you will get a firm price in writing.

If you plan on adding new windows or additional insulation, the contractor needs to know. Actually, this is a very good time to take stock of the insulation, windows, sealing of ducts, and the other means the house uses to keep your energy dollar where you want it to be. You are going to pay a lot of money for your conditioned air, why let it easily escape to the great outdoors? Putting in a new system and then upgrading the thermal envelope of the house is like 'putting the cart before the horse.' The system will be hard to control and operate incorrectly.

For a free fact sheet concerning heat pumps, call EREC at (800) 363-3732. Ask for FS143.

Michael Lamb is an energy consultant in northern Virginia and works with the Energy Efficiency and Renewable Energy Clearinghouse (EREC). His opinions are not necessarily the opinions of EREC.

Carolina Close-Up

The best essay (and $100) gets this "dream house"

For $100 and a superlative essay, you could get a 5,600-square-foot house on the golf course at Statesville Country Club in Iredell County.

Claudette and Richard Sansom want a nice, deserving family to gain title to their house, so instead of selling it to the highest bidder, they've arranged for a panel of independent judges to determine the best essay of 200 words or less on the topic, "What a Dream Home Would Mean to Me."

They need approximately 5,000 entries, along with the $100 entry fee for each, postmarked before July 31, 1997. If they don't get 5,000 entries, the fees will be refunded.

The offer was arranged by their own attorneys and submitted to the N.C. Attorney General's Office to ensure compliance with state and federal regulations, says Mr. Sansom.

Mr. Samson is president of Blanton & Moore, Inc. of Troutman. Now that their children are grown and gone, he and his wife plan to move to the Lake Norman area.

Built in 1982, the house was designed by the Sansoms and architect Gene Krider. It includes two large living rooms, a smaller sitting room, four bedrooms, five bathrooms, playroom, indoor and outdoor balconies, two-car garage and views of hole No. 6 and its fairway. The owners say it will be transferred without debt or problems.

Entrants must be age 18 or older. The official entry materials are available by sending a stamped, self-addressed business-size envelope to Dream Home Contest, P.O. Box 526, Statesville, NC 28687.

"Feeding Time"

William Mangum's watercolor shows Watauga County's Christmas tree country surrounded by some of the world's oldest mountains. Limited edition prints of "Feeding Time" sold out within 23 days of its release in November. Its image size is 27 by 20 inches. Available are artist proofs ($225) and artist remarques ($375). For ordering information or more about Mangum's other works, contact Carey-Mangum Gallery, 2182 Lawndale Dr., Greensboro, NC 27408. Phone: (800) 887-5380.

How to deconstruct a building

Learn how old buildings can be turned into new ones in this 25-minute video titled "Old Buildings Don't Have to Go to Waste." The producers believe the practice they call "deconstruction" is the beginning of a new industry.

Pete Hendricks and a "deconstructed" house near Wake Forest.

The video follows visionary builder and craftsman Pete Hendricks of Wake Forest through step-by-step instructions on how to carefully dismantle old buildings to reclaim materials. "Basically the process is identical to building a structure, only the steps are performed backwards," says Rhonda Sherman of the N.C. Cooperative Extension Service. The Cooperative Extension Service produced the video in cooperation with the Triangle J Council of Governments.

The Triangle J consortium of governments helped to coordinate the project. Solid waste planning director Judy Kincaid said, "In our six-county area the equivalent of one dump truck load of construction and demolition waste goes into public landfills every minute of every working day. Deconstruction can help reduce this stream of dump trucks and save space in these landfills."

The video costs $25 payable to NCSU. Contact AgComm Video Productions, N.C. State University, Box 7603, Raleigh, NC 27695. Phone: (919) 515-7055.

Duke's research efforts need volunteers for glaucoma program

Ophthalmologists at Duke Eye Center in Durham are seeking volunteers to help find a cure for glaucoma. The doctors gather blood samples from families with two or more blood relatives who have glaucoma, map out the family tree to document who has the disease, and check the DNA analysis to see if they can find a gene linked to the disease.

Glaucoma is a group of diseases that damage the optic nerve through increased pressure within the eye that eventually causes the field of vision to gradually shrink, create tunnel vision and lead to blindness. The research requires only one visit to an ophthalmologist and one sample of blood. For more information on taking part in the research, contact Deidre Tallett at (800) 422-1575, ext. 435.

On-campus auditions for the School of the Arts

The North Carolina School of the Arts is conducting on-campus auditions and interviews for students interested in enrolling for the 1997-98 school year.

Students can earn a high school diploma, a College Arts Diploma, or bachelor's and master's degrees. Prospective students' audition dates are held from January through July in the following programs: dance, drama, film making, music, visual arts, and design and production.

The School of the Arts is one of the 16 campuses of the University of North Carolina. For more information or an application, contact Director of Admissions, North Carolina School of the Arts, 200 Waughtown St., P.O. Box 12189, Winston-Salem, NC 27117-2189. Phone: (910) 770-3291.

Recipes for pets and their people

Pet Sitters International, based in King, N.C., has published a cookbook for pets and pet people.

"Eats 'N Treats for Pets and Their People" contains recipes such as "Canoes on Water" for cats, a mixture of chicken broth and cheese. Another is "Doggie Oatmeal Peanut Butter Biscuits."

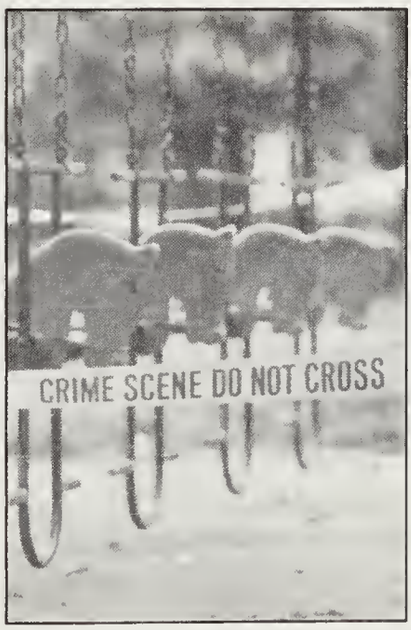
Recipes for humans include a crab spread, sautéed banana slugs, and cheeseburger pie.

Pet Sitters International is an educational organization for professional pet sitters. The book is 54 pages and sells for $7.95. Contact PSI at 418 East King St., King, NC 27021. Phone: (910) 983-9222.

How to recognize abused children, and restore their trust

As the most notorious child abuse trial in North Carolina history appears headed for court again, an investigator involved in the case eight years ago believes North Carolinians and Americans in general still have a lot to learn about protecting children against abuse.

David E. McCall, a child protective services investigator with the Department of Social Services for nearly a decade, has written a book about the subject. He hopes his book, "Crimes Against Children," will help parents, professionals and community leaders recognize and respond to child abuse.



McCall was a primary investigator in the Little Rascals Day Care Center case that has made headlines since principals in the Edenton child care facility were charged with multiple counts of child abuse early in 1989. The investigation and trial cut deep gashes in the social fabric of historic Edenton. But it also heightened public awareness — and suspicion — of allegations of child abuse against what McCall refers to as "primary caregivers," or individuals otherwise entrusted with caring for young children, whether they are relatives or professionals.

The Little Rascals trial was the longest and most expensive in North Carolina's history, and it remains as a milestone among U.S. child abuse prosecutions. While seven defendants were initially charged with more than 400 counts involving possibly 90 children at the three-year-old facility, the center's co-owner, Robert F. Kelly Jr., was eventually convicted by a jury in April 1992 on 99 counts involving 12 children. Kelly was sentenced to 12 life terms in jail. Kathryn Dawn Wilson, a female co-defendant tried separately, was convicted in January 1993 and sentenced to life in jail. While awaiting their trials in 1994, Kelly's wife and an associate, Scott Privott, entered pleas of "no-contest" on 67 total child abuse charges, were judged guilty and sentenced. Privott was released from prison on probation considering time already served. Betsy Kelly served an additional 10 months after entering her plea.

As of early January, the four Little Rascals defendants who had been tried and judged guilty were out of jail. Bob Kelly and Dawn Wilson had been granted appeals. The district attorney's office, citing new evidence, was preparing for another trial in the Pitt County courthouse in Farmville. Edenton was bracing for another spate of lurid publicity. And forces nationwide who claimed "conspiracy" and "witchhunt" in the case continued to follow the developments.

Investigator McCall, who continues to work as an investigator in child protective services in eastern North Carolina, insists that Bob Kelly perpetrated child abuse in Edenton. He believes Kelly removed evidence between the time official inquiries began and a search was conducted of suspected premises. He makes several arguments supporting the credibility of child witnesses, stating that most abuse accusations by children prove to have a basis (which may or may not be related to abuse). And he forcefully stresses the importance of paying attention to children and signs of neglect or abuse. He calls child abuse "epidemic," and says that community "denial" allows guilty individuals and rings of perpetrators to flourish.

"The net effect on a child is destruction of trust," McCall says, but believes "it can be rebuilt with positive, loving trust-restoring processes."

The book contains information to help parents and professionals detect, report and understand child abuse, including corroboration by internationally known professionals in the fields of investigation and treatment.

"Crimes Against Children" is published by Research Triangle Publishing of Fuquay-Varina and retails in bookstores for $19.95. If unavailable in bookstores, call the publisher at (800) 941-0020.

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Fashion Show

Feb. 4, New Bern
Proceeds benefit the Attmore-Oliver House Museum. Lunch, fashions, raffle. The Chelsea. Noon. $15. (919) 638-8558.

Audubon Speakers Series

Feb. 11, Raleigh
Birds in Art. Presented by Joseph Covington, director of education. North Carolina State Museum of Natural Sciences. 7:30 p.m. Free. (919) 733-7450.

Pops Concert

Feb. 14, Greensboro
Greensboro Symphony Orchestra with guest Flash Cadillac. Classic rock 'n roll. War Memorial Auditorium. 8 to 10 p.m. $12 to $25. (910) 333-7490.

Biography Talk

Feb. 14, Winston-Salem
William McCranor Henderson, novelist, with biographers: Townsend Ludington, Penelope Niven and Michael Reynolds. "Biography: Truth or Fiction?" Reynolda House at 8 p.m. $5. (910) 725-5325.

Antique Show

Feb. 14-16, New Bern
18th to early 20th century furniture, china, silver, jewelry, rugs, paintings. Sudan Temple. 6 to 8 p.m., Friday for a $25 preview party. 10 a.m. to 6 p.m., Saturday; 11:30 a.m. to 5 p.m., Sunday. $3.50. (919) 633-6448.

Choreopoem Presentation

Feb. 15, Greensboro
"Our Black Men are Dying and Nobody Seems to Care" by James Chapman. Dana Auditorium at Guilford College. 8 p.m. $10. (910) 316-2400.

An Afternoon in the Tropics

Feb.15, Raleigh
Exotic birds, orchids, insects, live animals. Presented by Bill Hasse, tropical educational coordinator. North Carolina State Museum of Natural Sciences. 1 to 5 p.m. Free. (919) 733-7450.

N.C. Specialty Crops School

Feb. 21, Oxford
Explore the art and science of growing and marketing specialty crops. Ramada Inn. 8 a.m. to 4 p.m. $25. (919) 603-1350.

Opus Concert

Feb. 22, Greensboro
Philharmonia of Greensboro conducted by Robert Gutter with Fanio Comis of Italy, pianist. Dana Auditorium at Guilford College. 8:15 p.m. (910) 373-2549.

Brown Memorial Singers

Feb. 22, Sedalia
Charlotte Hawkins Brown's favorite spirituals and hymns. Bethany United Church of Christ, Sedalia. 8 p.m. Free. (910) 449-4846.

Battle of Moores Creek Bridge

Feb. 22-23, Currie
221st anniversary celebration. Firing demonstrations, cooking, clothing, weapons. Moores Creek National Battlefield. 10 a.m. to 5 p.m., Saturday; 10 a.m. to 2 p.m., Sunday. Free. (910) 283-5591.

Classical Concert

Feb. 22, 24, Greensboro
Greensboro Symphony Orchestra with Stuart Malina, pianist. War Memorial Auditorium. 8:15 to 10 p.m., Saturday; 7:30 to 9:15 p.m., Monday. $12 to $25. (910) 333-7490.

Video and Art Collection

Feb. 25, Winston-Salem
"The Real World of Andrew Wyeth" and his collection. Reynolda House. 9:30 a.m. and 3:30 p.m. Free. (910) 725-5325.

Film and Video Contest

Feb. 28-Mar. 1, Durham
Workshops, screenings, speakers. Duke University: Griffith Film Theater and East Campus. Hours vary upon event. $3 to $10. (919) 684-2823.

Needlework School & Market

Mar. 5-8, Winston-Salem
Battenburg lace, Japanese embroidery, Hardanger and cross-stitch classes. Benton Convention Center. Market classes: 8 a.m. to 9 p.m., Thursday through Saturday; Open market: 3 to 9 p.m., Thursday; 8 a.m. to 6 p.m., Friday; 8 a.m. to 5 p.m., Saturday. $5. (910) 768-1401.

ATTENTION SENIOR HOMEOWNERS

The United States Department of Housing and Urban Development has a mortgage loan program tailored to the needs of seniors.

This new benefit allows you to receive cash advances from the equity in your home to use for any purpose, with no repayment required, as long as you maintain your home as your primary residence.

There are minimal out-of-pocket expenses required to get into the program, and you will receive consumer education from a HUD-approved non-profit counseling agency.

Call the the local HUD/FHA approved lender listed below for more information.

Wendover (910) 605-2630 (800) 568-9109

Moving heat with adjustable registers and auxiliary fans

Problems with uneven room temperatures are not uncommon. If you have central air conditioning and have a two-story house, the problem is likely to be worse in the summer.

Setting your thermostat higher to compensate would drive up your utility bill because the other comfortable rooms in your house tend to overheat. After you are in those warmer rooms for a while, the other rooms just feel chilly again. The louvers in old metal registers generally do not adjust or seal well enough to be of any real help.

There are several low-cost methods to balance out the distribution of heated air throughout your house. Installing new floor registers, with effective adjustable air louvers, is one method. If your finances are limited, you can install several low-cost, yet effective, plastic ones and then gradually replace all of them as your budget allows.

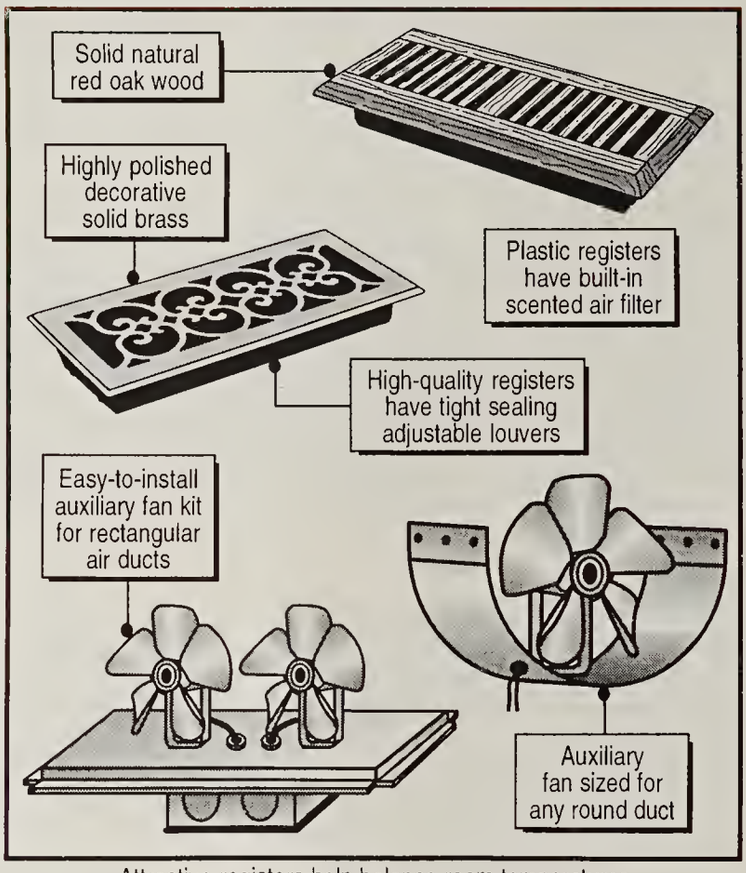
These registers have a tight-fitting louver slide designed to give precise control over the amount of air flowing out of the register. Several plastic designs have thin, scented or washable filters built into the register. These are nice for allergy sufferers. The filter helps to catch any dust that has accumulated in your ducts over the years. You can easily remove the filter and wash it without removing the entire register.

If your budget is more flexible, the most elegantly designed registers are made from solid brass, iron or aluminum castings. These are highly polished and finished with a tough epoxy or baked lacquer finish. One solid metal register, by Reggio, uses a decorative circular section as the adjuster for the air control louvers. These high-quality solid metal registers weigh from 3 to 15 pounds each and last a lifetime.

Natural wood registers are becoming increasingly popular in contemporary homes. These are often made of unfinished solid oak for custom staining. "Flush" styles are designed to fit level with a hardwood floor surface. The wood flanges are slightly oversized to cover and hide the sheet metal opening for the old metal register. For simpler do-it-yourself installation, choose a "drop-on" design. These are also available for carpeted floors.

After installing new adjustable registers, try adjusting the louvers in the comfortable rooms to force more heated air to the chilly rooms. If this does not help enough, try adjusting the dampers (if your system has them) near the furnace in the branch ducts leading to each room. Wait at least one hour after making an adjustment to check the room temperature. It takes awhile to stabilize for a reliable reading.

Installing a small auxiliary fan in the duct leading to the chilly room almost always solves this problem. There are many fan designs to fit any duct size or shape. These booster fans can be hard-wired directly to the furnace blower so they come on every time it starts. Some also have variable-speed controls so you can fine tune the heated air flow to each room.


Solid natural red oak wood
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Plastic registers have built-in scented air filter
High-quality registers have tight sealing adjustable louvers
Easy-to-install auxiliary fan kit for rectangular air ducts
Auxiliary fan sized for any round duct
Attractive registers help balance room temperatures

If a very warm room (perhaps with a fireplace) has a common wall with a chilly room, install a fan-powered through-the-wall or floor register to help distribute the warm air. These have variable-speed controls and an adjustable width sleeve to fit most common wall or floor thicknesses.

The simplest do-it-yourself option is a thermostatically controlled over-the-register fan. There are several designs that mount over a floor or wall register to draw more heated or cooled air into the problem room. These small quiet fans use only 30 watts of electricity and cost only a couple of cents per day to operate.

Choose one with a built-in thermostat so you can set the room temperature at which it comes on. For year-round use, you will need a model with switchable heating/cooling thermostatic controls. With this option, the fan knows whether to switch on when the room is too cool or too warm depending on the season.

For a buyer's guide of 20 manufacturers of auxiliary duct, wall, floor and register fans and new decorative wood, solid brass and plastic adjustable registers, size ranges, colors and options, write for Utility Bills Update No. 699. Include $2.00 and a business-size self-addressed stamped envelope to James Dulley, Carolina Country, 6906 Royalgreen Dr., Cincinnati, OH 45244.

To rush delivery or read previous James Dulley columns, see the World Wide Web site at http://www.dulley.com.

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TRUTH IN ADVERTISING #5

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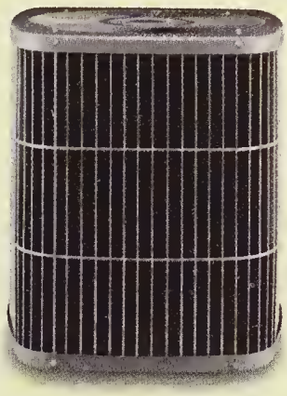
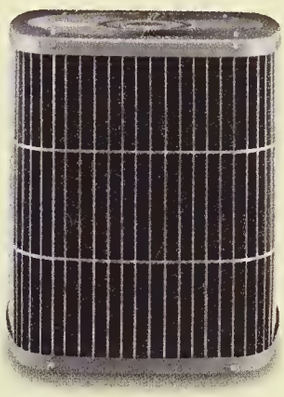


(Heat Pumps Cool)



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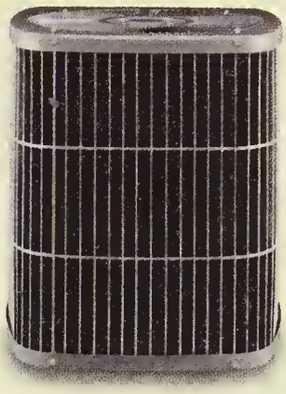

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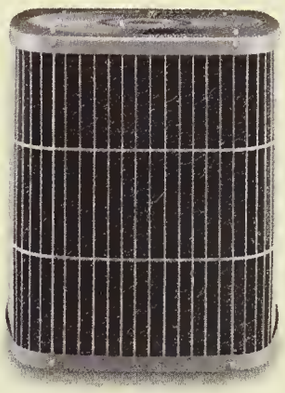

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Joyner's Corner by Charles Joyner

What is the value of Be My Valentine

Joyner's Corner is offering a $25 prize to the intelligent (and lucky) reader who mails us the correct answer to this puzzle, postmarked before March 1. Correct entries will be numbered as received, and the winning entry picked at random by computer. The winner's name and puzzle answer will be published in the April issue of Carolina Country.

Mail your answer with your name and address to:
Carolina Country Puzzle
P.O. Box 27306
Raleigh, NC 27611

- There are 10 different letters in BE MY VALENTINE and we have given each of them a secret value from 0 through 9.
- We have also made up a list of 10 words, using letters from BE MY VALENTINE, and summed up the values of the letters in each word. For example, if T=6, E=3, and N=1, the value of TEN would equal 10 (that is 6+3+1).
- Your challenge is to find the value of BE MY VALENTINE. One way is to find the value of each letter and add them all up.

VALLEY=33 INTENT=29 LITTLE=25 ELATE=20 NINE=27
ABLE=17 TALE=16 MANY=16 BELT=13 TEN=13

The box below is provided as a convenient work area. Fill in the letter value under each letter, and cross off the numbers as they are used. Each digit is used only once. (These letters are NOT in numerical order.)

B	E	M	Y	V	A	L	N	T	I
_	_	_	_	_	_	_	_	_	_

(Cross off each number below as it is used)

0 1 2 3 4 5 6 7 8 9

B + E + M + Y + V + A + L + E + N + T + I + N + E

_ + _ + _ + _ + _ + _ + _ + _ + _ + _ + _ + _ + _ = _

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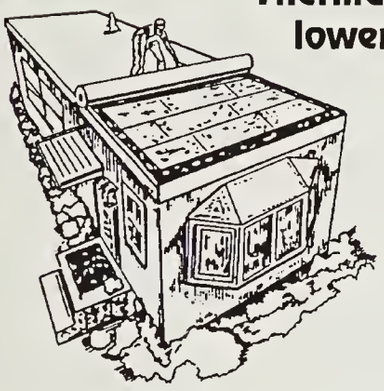

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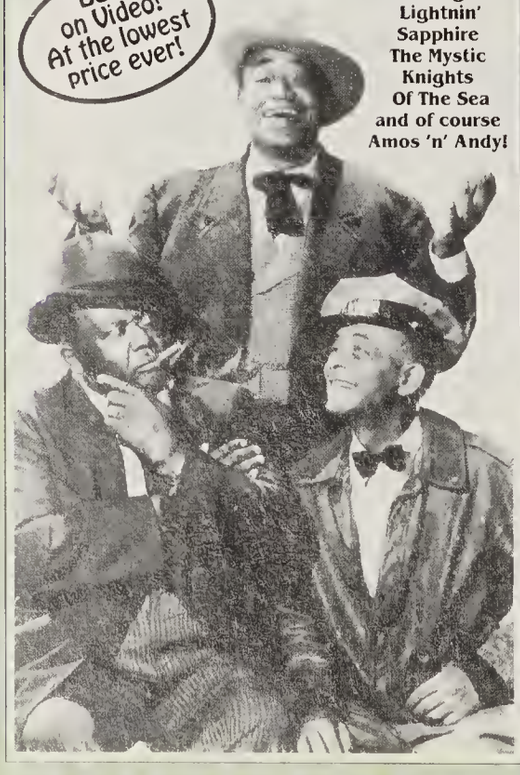

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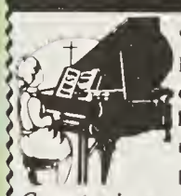

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Hank's Gardening Guide

The faint signs of spring remind us to complete our winter chores soon. We begin to see new growth on deciduous plants, and the occasional warm weather causing daffodils, flowering quince and forsythia to show signs of blooming.

It's time for pruning, last-minute dormant spraying if you choose chemical controls, and a general cleanup before the burst of new growth and color begins. It's also a good time to set out container-grown plants such as camellias and azaleas. Before you move these plants, wait until they are in bloom —they're dormant until new growth begins to show.

Pruning tips

Prune your cone-bearing evergreens in order to keep them within bounds and attractive. Plants respond best when pruned yearly by clipping back each branch to the desired height spread. Prune deciduous, non-flowering, and summer-flowering trees and shrubs this month or in early March. If freeze damage is suspected, delay pruning until new growth appears. This enables you to remove all dead wood. Prune spring-flowering plants after they bloom.

Oversized shrubs

Typical of older homes, the shrubs grow too large around the building and may be cut down to ground level. These cuts will leave a bare foundation at the house, but new growth in the spring and summer will hide those nubs. When plants reach the desired height, prune the tips each year to maintain height control and encourage branching at the base to give shrubs that "full-of-foliage" look. Consider replacing large-and-fast growing shrubs with dwarf forms.

Tree rose

With a comeback in popularity, the old-fashioned tree rose is the most successful plant grown from varieties known to produce low, compact growth rather than, tall, erect or spreading growth. Taller types are likely to grow too big for easy care. The two plus signs for keeping tree roses: they are easy to maintain in a healthy condition because they have foliage well above ground level, and they are a novelty to be used in a formal or semi-formal setting. Tree roses are excellent accenting plants — they should not be overused. Planting too many can result in monotony.

Hickory indicators

Hickory trees are good indicators of when to begin outdoor planting of vegetables and flowers. Wait until the trees begin to show signs of life before you start to plant tender flowers and vegetables.

Gladiolus

When spring-flowering bulbs begin to fade, it's time to select and plant summer-flowering bulbs like gladiolus corms. To prolong their blooming season, plant a few corms each week until their foliage matures. The large seeds will grow rapidly and have showy round leaves with bright, colored flowers. Create a distinct, unique flavor to a tossed salad by chopping up and adding nasturtium leaves.

Storage

Store open bags of fertilizer, potting soil and sphagnum peat moss in plastic trash bags by twisting the tips of the bags together and securing them with a clothes pin or twist tie. Proper storage will shield them from moisture.

Houseplant care

The first sign of scale insects, which multiply rapidly from their start, is a coating of sticky sap on leaves, tabletops and floors around the plants. Especially along the midribs, brown specks on the underside of leaves can be scraped off, but the eggs and the crawling stage of the insects will remain. Spray leaves with insecticide soap until runoff occurs to kill the more vulnerable stages, or use a horticultural oil to suffocate both the juvenile and adult insects.

Cold frame or seed-box planting

Plant tender annuals such as periwinkle, nerveana, germanium, dusty miller, aster, petunia, marigold, tithonia and zinnial before the snow, and you'll be ahead when it is time to plant flowers in the garden. A head start means earlier blooms. Vegetable seeds for indoor sowing now include tomato, pepper, broccoli and eggplant. Seeds of carrot, beets, spinach, mustard, radishes and turnips may be sown directly into the garden now. Smaller plants will be available soon in garden centers.

Spraying fruit and nut trees

Select a day that is free from wind to apply the dormant oil spraying for insect control on fruit and nut trees.

Safety with plants

Place low-growing shrubs at the entrance of a driveway to make certain they do not hide cars or children. It was once a popular landscape location for shrubs, but now the trend is to stay away from accenting driveways and walkways with shrubs. These locations for planting shrubs add maintenance chores, subtract from the feeling of spaciousness in a yard and unnecessarily accent walks and driveways.

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He was clearly putting up a good front but his pain came through in his voice, even on the phone.

Hank Smith, Carolina Country's resident gardening expert, was calling to give us his new address. He'd moved into a retirement center following the death of his wife Sara in October.

We'd known she was suffering through a difficult struggle with cancer, but we hadn't heard that she'd lost the battle a few weeks earlier.

"I've moved but we're still clearing Sara's things out of the house," he said. "It's been rough, but I'm going to make it."

His new place in Cary is just four miles from the home of two of his three grandchildren, he said, his voice brightening ever so slightly.

"That means I'll be able to see them every few days!"

He was referring to the children of his daughter, Sally: Raymond "Rame" Coppedge, 6, and Bays Elizabeth Coppedge, 2. The third grandchild is Sara Elizabeth Smith, the 2-year-old daughter of Hank's son Jeff, who lives in Burke, Va.

Hank and I have met face to face only a few times since he began writing his "Gardening Guide" for the magazine in 1983. The Postal Service has been our usual link, bringing the column to us each month, and delivering his check in response. And we'd chat by phone on occasion.

He's listed in the phone book as Henry J., but everybody calls him Hank. He's a Florida native who was with the Horticulture Department at North Carolina State University for 10 years before becoming a full-time landscape horticulture consultant in 1977.

Before signing on as our columnist, he'd contributed articles to The Progressive Farmer and later served for four years as landscape editor of Southern Living.

If you want to send Hank and his family a word of condolence or encouragement, please write to him at the magazine's address, and we'll forward the mail from here. The address is: Carolina Country, P. O. Box 27306, Raleigh, NC 27611-7306.

She brightened every day that I saw her

Hank said the condolences of friends and family have helped him cope with his loss, but he was especially struck by a letter from Sara's oncologist, Dr. Jeffrey M. Crane. An excerpt appears here, with their permission.

She was like a sparkling sprite, a spirit of good will, wry humor and intense optimism. I know she brightened every day that I saw her and every moment that her eyes twinkled back at me.

I know that the three of you, your families and loved ones can only hope for time and its tincture to soothe this wound. I hope that it will do so. She was a remarkable woman fighting a courageous battle against an indomitable disease. Her grace and dignity were unmatched, and I will forever remember her character. She brightened my life and taught me a few very special things about caring for patients; the first is that of the healing power of humor, laughter and informed discussion.

She reinforced my belief in the power of positive thinking, and the innate strength of one's personality more so than any patient I have cared for. She indicated the beauty of 'never, ever giving up,' coupled with the dignity of a graceful good-bye to those she loved around her.

Please accept my deepest sympathies and condolences, and I hope that we meet again in far better times. I know she is in a better place, and everyday her twinkle and beauty will, in some way, touch my life.

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Carolina Kitchen by Monica Russell

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Submitted by Marsha S. McNamara, Raleigh

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